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THURSDAY, APRIL 27, 2017

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Calgary metro

Your essential daily news | THURSDAY, APRIL 27, 2017

High 7°C/Low -2°C Snow showers

NEANDERTHAL & HOMO SAPIENS: A LOVE STORY
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FORT MCMURRAY: ONE YEAR LATER

SINCE THAT DAY

This tiny First Nation stepped up in the face of disaster and has never been the same
metroNEWS

Loretta Boucher, vice-president of Sakasteew Transportation, sits in one of the buses used to transport people the night of the Fort Mac fire.
JENNIFER FRIESEN/FOR METRO

PLAN B NOT A BAD PLAN A
Arena would add vibrancy to Calgary's core, says tourism CEO
metroNEWS

Calgary's 'tiniest patients' get state-of-the-art NICU
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NEWS
Your essential daily news

BY THE NUMBERS

Citizens divided on service cuts

City-sponsored Ipsos poll reveals reduced appetite for tax hikes to cover a $170-million funding gap

BRODIE THOMAS METRO CALGARY

With budget preparations looming for 2018, the City of Calgary brought in polling firm Ipsos to gauge the mood of citizens, and where they stand on quality of life and economic issues.

As Ipsos vice president Jamie Duncan presented the numbers to council on Tuesday, the one statistic that caught his attention was around citizens' appetite for more taxation.

While 48 per cent said they were OK with increasing taxes to expand or maintain service levels, 47 per cent expressed a preference for service cuts to maintain or reduce current taxation levels.

Duncan said in past polls, that question generally went 60-40, with more people expressing a willingness to see taxes go up.

"This is the mood of Calgarians," he said. "They're divided. It's not clear."

For city manager Jeff Fielding, it was the most insightful number from the polling, especially as he looks for ways to close a $170-million funding gap in the city operations budget.

"Clearly the tolerance for tax increases has decreased," said Fielding.

He said even if they don't use tax increases to close that gap, he believes the city can get the job done.

"We will do our best do what we need to do for this city and council without putting threats out there that 'this will be the outcome' or 'that will be the outcome,' said Fielding. "We will thoughtfully work through that process and we've given ourselves between now and November to sort that out."

> **Clearly the tolerance for tax increases has decreased.**
> City manager Jeff Fielding

A telephone survey was conducted with a randomly selected sample of 2,501 Calgarians aged 18 years and older between Feb. 22 and March 16, 2017 and between April 10 and 17, 2017.

The margin of error for the total sample of 2,501 is plus or minus two percentage points, 19 times out of 20.

83%

Percentage of Calgarians who said their quality of life is good.

40%

When asked if their quality of life had improved, stayed the same, or worsened, 40% said it had recently worsened. Only 16% reported improvement.

65%

Percentage of Calgarians who said the current economic situation is bad. That percentage was down from a high of 80% in February of last year.

57%

Percentage of Calgarians who say they feel they're getting good value for their municipal tax dollars.

72%

Percentage of Calgarians who trust the city to make the right decisions to help Calgary through the economic downturn. That number was 79% in Nov. 2015.

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Arena set to bring more development

The proposed arena in Victoria Park would be just one part of a larger master plan CMLC has for revitalization the Rivers District. BRODIE THOMAS/METRO

VICTORIA PARK

There is a need for sports hosting infrastructure

Helen Pike
Metro | Calgary

If Victoria Park is a feasible locale for the city's next big arena, community leaders are demanding the dominoes line up just so, to ensure a well-planned success for an underdeveloped part of the city's core.

David Low, executive director of the Victoria Park Business Improvement Area said putting an event centre and cultural district in his neck of the woods could be the injection Victoria Park needs to spur all sorts of development.

"It will blow Edmonton out of the water," Low said.

"An incredible amount of master planning horsepower is available to create something genuine, of a world-class nature and that's the big opportunity that we see."

When asked if he thought an arena and event district could be created in the West Village, where CalgaryNEXT was previously planned, he laughed.

"There's nothing there now," Low said.

"We're already 20 years ahead in terms of the supporting services that are around here."

This is a point that's been made on the council floor as well; issues around parking, transit networks ans a lengthy contaminate cleanup were other reasons administration gave against CalgaryNEXT's feasibility.

On Tuesday, Tourism Calgary piped up in support of a "rapid resolution" that would lead to building much needed sport and hosting infrastructure for the city.

> **"It will blow Edmonton out of the water"**
> David Low

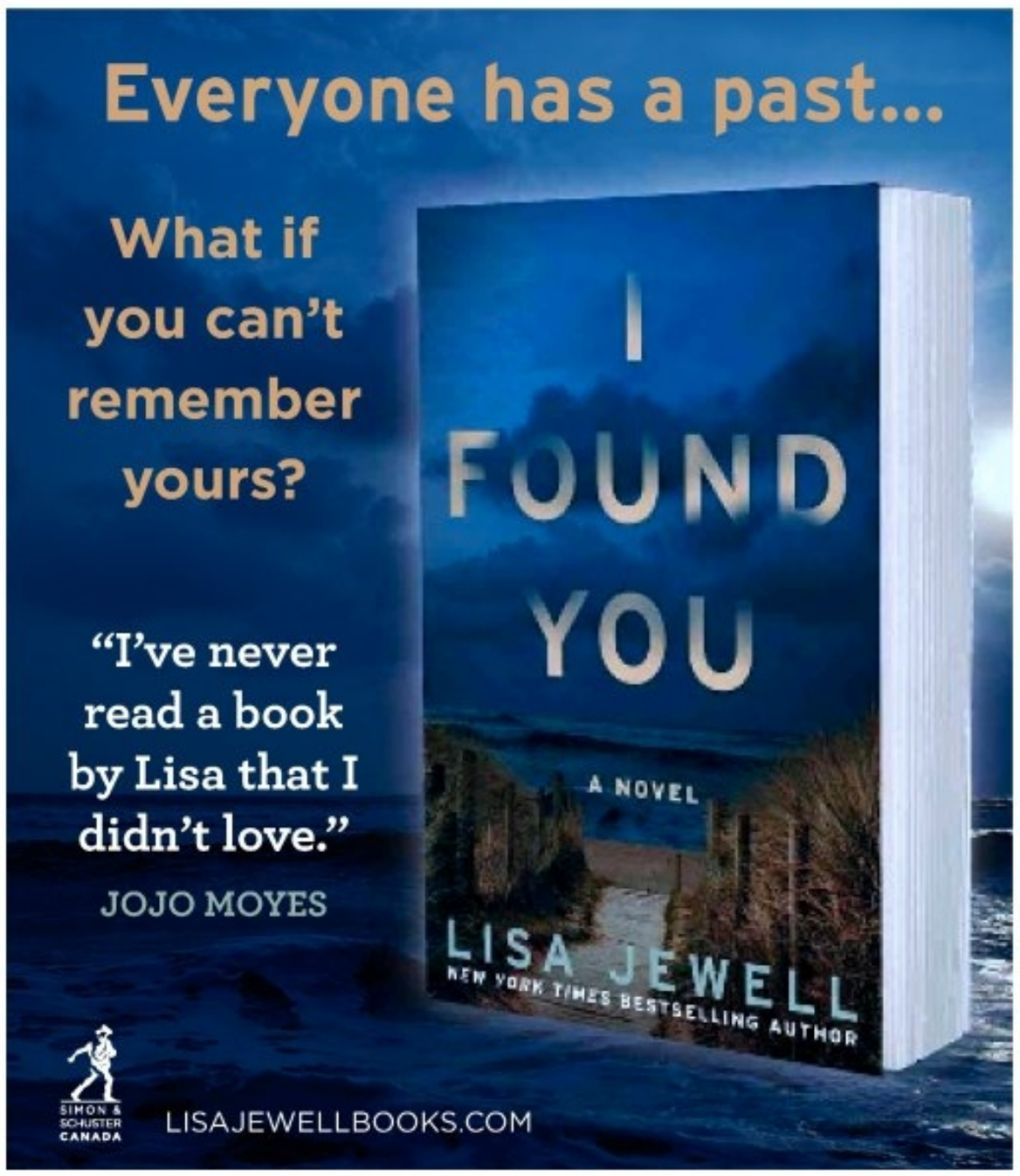
"The benefit of new sport and entertainment hosting infrastructure to Calgarians and visitors is clearly reflected in our brand, our economy, and our quality of life aspirations of being a vibrant and active city," read a statement by Tourism Calgary CEO Cindy Ady. "This infrastructure will provide opportunities for Calgarians and visitors to enjoy a variety of sport and entertainment options right here, in Calgary."

They said the Plan B option would add to a vibrant core.

On Tuesday, Mayor Naheed Nenshi said he was in no rush to build an arena.

"I see no need to rush on this. I think the idea is — do it right," said the mayor. "If it takes time to do it right, then it takes time."

WITH FILES FROM BRODIE THOMAS



CRIME

Suspect in hit-and-run at gas station says he blacked out

A suspect in the hit-and-run death of a gas station worker told a police investigator he blacked out and doesn't remember driving over the woman after she fell off the stolen truck as he sped away.

Maryam Rashidi, 35, was trying to stop a driver from leaving a Centex gas station in Calgary without paying in June 2015.

She chased the truck out into traffic and climbed on the hood in an attempt to get the driver to come back and pay for $113 worth of stolen fuel. The driver swerved, causing her to fall to the ground, where she was run over by the front and rear dual tires.

Joshua Cody Mitchell, 22, faces a number of charges that include second-degree murder.

"I kept reversing to go around, and she kept ... jumping in front of the car," he said in a videotaped police interview shortly after his arrest.

The video was played for the jury Wednesday.

"This bitch is nuts," he said when an officer asked him what he was thinking at the time.

"I braked a bit. She fell off. And then I blacked out after she grabbed back on."

Maryam Rashidi tried to stop a driver fleeing a gas station without paying. METRO FILE PHOTO

Det. Rey Bangloy suggested it was unrealistic to believe Mitchell had blacked out.

"Well, I don't remember anything after that. I don't know if it was my heart just pumping. I don't know what was going through my mind. A lot was going through my mind at that time," Mitchell replied.

He is also heard saying on the video that his friend warned him that Rashidi was in pursuit and quoted the friend as saying: "Some bitch was chasing us down."

Before jumping in front of the truck, Rashidi came to an open window, Mitchell told the investigator.

"I told her to move," he said.

Mitchell said there were two options: he and his friend were either going to spray bear repellant in Rashidi's face or drive away without hurting her.

"We tried for option two because we didn't want to hurt anybody."

He said the media didn't report that he tried to avoid Rashidi "to make me look like the bad guy."

THE CANADIAN PRESS

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Carol and Carlos Moran were supposed to get married the week of the fire but had to evacuate, so a wedding planner threw them an impromptu wedding in a backyard. JENNIFER FRIESEN/FOR METRO

'No way to top it'

WEDDING

Couple reflects on the gift of celebration

Lucie Edwardson
Metro | Calgary

Nearly a year after complete strangers put together a beautiful backyard wedding for Fort McMurray evacuees, Carlos and Carol Moran, the couple still can't believe the generosity of others in their time of need.

The couple was set to marry May 14, 2016 in Fort McMurray, but when the wildfire engulfed their Beacon Hill neighbourhood, severely damaging their home and wedding materials, the pair didn't think the wedding they'd planned would take place.

The Morans fled Fort Mac and headed to Edmonton —where, unbeknownst to them, locals who had heard the couple's story were planning an impromptu backyard celebration — complete with rings, a dress, flowers, a photographer and a cake — all planned out and organized by local wedding planner Wanda Rowe.

"Married life has been a blessing," said Carlos.

Carol said they wanted to plan another wedding upon their return home, but said they knew they could never surpass the experience they'd been gifted in Edmonton.

"We ended up having an awesome and unique wedding anyway," she said.

"There is just no way to top it," agreed Carlos.

As their anniversary approaches, Carlos said they plan on reaching out or doing something special for all those who made their surprise wedding such a success.

Despite the amazing memories and friendships forged through the experience, things haven't been entirely smooth sailing for the Morans, whose home was significantly damaged and are still struggling with insurance issues.

"It was damaged to the point that we believe it's unrecoverable," said Carlos. "We're trying to get to the point with insurance where we can get it repaired or replaced or something to that effect."

A year after the fire, the couple is still living in a small apartment in Fort McMurray. Luckily, a few weeks ago they were able to lease a four-bedroom home for their extended family and their three dogs now have access to a backyard.

"For the longest time we were going up three, four flights of stairs, four times a day just to take our dogs out," said Carlos.

He said those who have had success rebuilding their lives and homes seem to have forgotten about the rest.

"It's kind of as if everyone who is doing well has sort of forgotten that there's still a huge part of the community that isn't doing well."

But, the Morans said even in the hardest of times, they find refuge in their faith.

"After the fire we came back here and we're still blessed because God is providing for our needs and family has helped us a bit when we came back," said Carol. "I can't complain."

> "For the longest time we were going up three, four flights of stairs, four times a day just to take our dogs out." Carlos Moran

WOOD BUFFALO

Mayor doesn't foresee big population shift

Wood Buffalo Mayor Melissa Blake says she's not expecting last May's wildfire to have much of an impact on the Fort McMurray area's long-term population.

Before the fire, the municipality was expecting growth of between one and three per cent over the next five years and Blake said Wednesday she's not expecting that to shift much.

The downturn in oil prices and resulting layoffs had already caused the population to shrink in the oilsands region after years of breakneck growth during boom times.

"The economy has changed. Investment has diminished," said Blake. "It's a very different, more stable environment that we're operating in."

In the near term, while some residents may have not come back since the fire, others are being attracted by a surge in construction activity as homes are rebuilt.

"I think over a longer horizon we're going to come out just net-even if you will," said Blake.

The city estimates a current population of about 73,500 — not far off from 2016's pre-fire federal census numbers, the mayor said.

In 2015, the Regional Municipality of Wood Buffalo said it had a permanent population of almost 82,000 and a transient worker population of more than 43,000.

On May 3, it will have been a year since a ferocious wildfire spread into Fort McMurray and forced everyone out of the northern Alberta city. Nearly 2,600 dwellings were destroyed.

Most of the damaged areas are busy with construction and 33 families were back in their homes as of early April.

"I think that we're making some really good progress, but for every day that we have people that are not where they want to be, it feels like it's not fast enough," said Blake.

Jody Butz, the municipality's new fire chief, said there has been little turnover in the department since the fire and they have had no trouble recruiting eight new members.

The new recruits are training now and start their jobs on Monday.

"I think that the wildfire last year maybe put our department in, I guess, a bit of a spotlight and I'm encouraged with those results." THE CANADIAN PRESS

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Amid chaos, forts forge a bond

FORT MCKAY

First Nation still feeling the impact of fire

Alex Boyd
Metro | Edmonton

Loretta Boucher, vice-president of Sakasteew Transportation, jumped into action the night of the Fort Mac fire. JENNIFER FRIESEN/FOR METRO

Fort McKay First Nation is the sort of sleepy community where birds chirping and dogs barking are what pass for noise pollution — but as Loretta Boucher sat at her desk on a hot May afternoon last year, the town suddenly went "eerily" quiet, she says.

Not long after, the first truck rolled in.

On the day that turned towns all over the province into hosts, Fort McKay, north of Fort McMurray, opened its doors wider than most — over one frantic afternoon, the town's population swelled to several times its original size.

The night of the Fort McMurray fire, as many as 5,000 evacuees fleeing fire found refuge in the small community down the road, population just 1,000.

Boucher, vice-president of Sakasteew Transportation, jumped into action, and soon all the buses from her family-owned business were on the road, shuttling people through town, to nearby camps, and out to the airport.

"It was extremely busy, there were people everywhere," she said. "It was tough. Lots of young families feeling lost, with nothing."

Boucher said it strengthened the ties between the two neighbouring communities. The town opened the arena, the school and the town office, and there was barely a house not sheltering an evacuee.

Many of the town's new temporary residents told Boucher they didn't realize it existed, or if they did know it, they had never visited.

"I'm proud to be from Fort McKay," she said. "Not only did it show people who we are, but we really came together."

Maxine Willocks, owner of Fort McMurray café Chez Max, ended up in Fort McKay along with her husband and several staff after being unable to go south to Edmonton.

Before evacuating, Willocks had emptied her restaurant of supplies, and soon she and her cooks were handing out jerk chicken with rice and peas — her signature dish — in Fort McKay.

"They were very welcoming, very warm," she said.

Since that day a year ago, Willocks has made several trips back to Fort McKay, including for several catering jobs.

A year later, the tiny town still feels the impact of fire. Workers who lived in Fort McMurray never came back, Boucher said, because their houses burned, or they're still dealing with stress.

The town's small businesses, like the transportation company her family has run for 15 years, are also feeling the brunt of a down economy that has affected the region.

"I'm not saying that we're suffering," she said. "We're steady, but it's not a good steady like it was before the fire.

Still, she said she'll never forget how the community stepped up.

"We carry that honour of making it through the Beast, but everyone has been affected and we're at a loss for something right now," she said.

"I want it to be almost like a legend, something we can look back and tell our grandchildren about — yes, I was there. I want it to be something that inspires people."

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CBE turns down Mandarin program

SOUTH CALGARY

Parents still hopeful for expansion in 2018-19

Lucie Edwardson
Metro | Calgary

Despite a decision by the Calgary Board of Education not to offer a South Calgary junior high school location for the Mandarin program in the upcoming school year, parents are still hopeful for one the following year.

Darlene Casten, spokeswoman for the parents whose kids attend Midnapore School, said they understand that their registration numbers didn't meet the expansion criteria to start a junior high school program at Harold Panabaker School, but said parents are still determined to work towards expanding the program.

"There's some rebuilding that needs to be done. This is a great program and it's really valuable," she said. "I think that the CBE has recognized that now, our school community has recognized that and we just need to move forward with everyone aware of what's going on and involved to get this junior high going."

In a CBE letter provided to parents, they said that although registration criteria was not met for the 2017-18 school year, they heard strong support from the parent community for expansion of the South Mandarin Bilingual Program and have identified Panabaker as the school.

"This is contingent on a minimum of 20 students per grade," reads the letter.

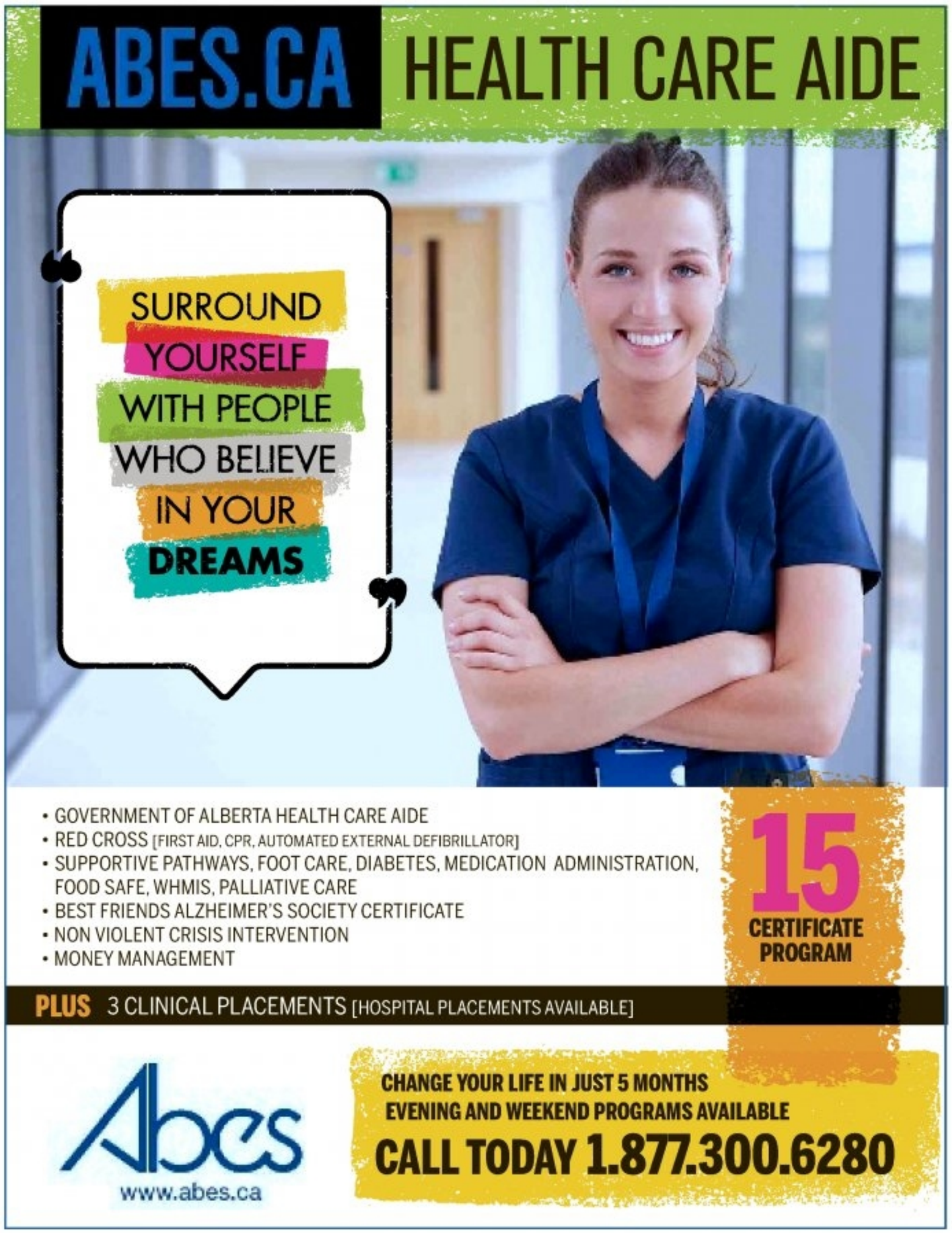
The CBE said they'll continue to monitor enrolment in order to make future decisions that most effectively balances resources.

Casten said parents are working very hard to keep the program alive in south Calgary, as they feel sending their kids to the north school, Colonel Irvine, is simply too far.

"People need to have confidence that this program does have a long-term future and I think they're going to see that in the next few months and into the school year that that's what's going to happen," she said.

Casten said in the Mandarin program at Midnapore there's currently 21 students in Grade 5, 24 students in Grade 4 and 27 students in Grade 3.

"If we can hold on to those numbers we can make this happen," she said.



TRANSPORTATION

City still waiting on 222 new taxis

Helen Pike
Metro | Calgary

Taxi plate licences, taxi plate lotteries — remember those?

Well, the cab industry has a bone to pick with the city as they wait to hear news on the last round of plates, which were set to hit streets after a January lottery, and never made it out of the livery office.

On Wednesday, during a Livery Transport Advisory Committee meeting, the question was asked again. "The plates we had the lottery on still haven't been redistributed," said LTAC member Spencer Villam.

The city's response was simple: there are no further details. He pressed for a timeline, and still the city responded that they don't have details.

"How is it possible that we could be waiting this long for the plates to be released?" Villam said. "You're saying that it takes an unknown amount of months, and we're already at three or four months now, waiting for these plates … that's getting embarrassing isn't it?"

The city maintains that a review is being conducted, and once the review is finished the public will know. What's more, the city has stopped all plate transfers until the lottery plate investigation is over.

Council approved the plates in December as they tweaked the city's livery bylaw to entice more transportation network company drivers to start up.

"All we know is they're doing everything they have to do to straighten it out," said Coun. Jim Stevenson. "I can't interfere in that process. They have to ensure they're covering all the bases on it; we don't want anyone to be hurt."

The 2017 Taxi Licence Selection list document was eight pages long with 242 names on it. Winner number 42 and 227 were under the same name. The city told Metro the list reflects two draws, their 222 primary winners, and a contingency list that would cover any users not deemed "eligible" to hold a plate.

Then there are issues with accessible licence plates, which are supposed to be 11 per cent of the overall cab fleet, and members of LTAC fear an increasing trend of shelving those plates will make those council-directed ratios slip.

"We need to do something," said Lauri Brunner. "I'm very concerned we're not anywhere near the 11 per cent, and that's a violation of council policy."

LTAC passed a motion for administration to report back on a policy to redistribute shelved accessible plates, and clarify if plates are reaching the 11 per cent threshold set out by council in three months.

Calgary taxi drivers sit in on a Livery Transport Advisory Committee hearing. JENNIFER FRIESEN/METRO

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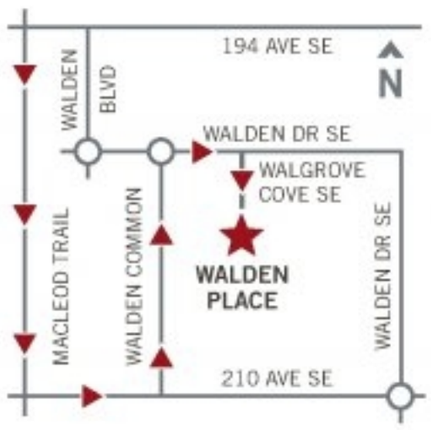

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CITY HALL

Nenshi usurped by teenager — for a day

Naheed Nenshi and Haaziq Altaf take a selfie in the mayor's office. JENNIFER FRIESEN/FOR METRO

Brodie Thomas
Metro | Calgary

The election isn't until October, but there was someone new in the mayor's office Wednesday.

Sixteen-year-old Haaziq Altaf, a Grade 10 student at Crescent Heights School, was selected to be mayor for a day after entering the annual essay/video contest by the Mayor's Youth Council.

Mayor Naheed Nenshi was impressed by Altaf's interest in issues such as the fentanyl crisis, snow clearing and drunk driving.

"I thought that was fascinating that a then-15-year-old student was keeping up with these really important issues at the city, and I thought it would be great not just for him to learn about those things, but for my colleagues at the city to actually learn from him and get a youth perspective on these issues we work on everyday."

Altaf said he got to meet with officials in the departments responsible for his areas of interest and talk about the problems they face.

"It gave me perspective of what other problems are out there," he said. "(It showed me) the amount of work the mayor has to do behind the scenes."

Altaf said his friends were impressed that he got to spend a day with the mayor.

"Because Mayor Nenshi is a celebrity here," he said. "I got a lot of popularity and respect."

Tickets may not be purchased outside of Alberta or by any persons under the age of 18. Ticket Packages – Single $69, Double $110, Triple $130, 4X $150. Split'em 50 – 1 for $10, 5 for $25, 20 for $50. Early Bird draw – June 27, 2017 at Stride Management Corp. in Calgary, AB. Final draws – July 19, 2017 at Stampede Park in Calgary, AB. License numbers (tickets printed) – #459160 (2,601,000), #459159 (828,800), #459158 (469,450), #459156 (354,300), #459157 (326,300), #456608 (788,050).

Daniel Mena and his daughter Sofia, 2, and wife Jaime sit beside their latest family member, newborn Noah.
JENNIFER FRIESEN/FOR METRO

Precious time with newborns

HEALTH CARE

Neonatal unit large enough to let families stay overnight

A bigger and better neonatal intensive care unit (NICU) at the Peter Lougheed Centre is ready to take on the smallest patients in southern Alberta.

The unit, set to open in just a couple of weeks, is triple the size of the previous space and features larger rooms that will allow families to stay overnight with their newborn.

"We know that patients do better when they have the support of their friends and family, and that's certainly true for our tiniest patients," Minister of Health Sarah Hoffman told the media before touring the facility.

She said parents of babies in the NICU often spend hours driving to and from the hospital to make sure they're able to get as much skin-to-skin time as possible — something proven to help the growth and development of infants that arrive prematurely. In addition, babies with communicable diseases will be able to stay in an isolated room to prevent infections from spreading.

1 in 8

One in eight births in Alberta will require intensive neonatal care, according to the Calgary Health Trust, which contributed significant funding to the project.

"By having these new larger rooms that have room for them to spend the night and have greater protection for infection control, this really is state of the art," Hoffman said.

Alberta Health Services CEO Dr. Verna Yiu said the experience for families will be next-to-none.

"For any of you who've actually had experiences going through a labour and delivery, its a really stressful time, so if you don't have the proper environment around you, you can image the type of stress people can experience," she said. "It really is a lovely unit."

> **Patients do better when they have the support.**
> Sarah Hoffman

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CRIME

Police arrest duo over illegal drug imports

Charges have been laid against two Calgary residents who are accused of illegally importing what investigators call a record amount of a pharmaceutical drug that's used as a cutting agent for cocaine.

Police say the Canada Border Services Agency alerted them in January about the importation of phenacetin, a pain-reliever that's regulated under the Food and Drugs Act because of its potential cancer-causing properties.

Officers searched an apartment in a southwest Calgary neighbourhood on April 20 and seized more than 83 kilograms of phenacetin, which is sometimes referred to as super buff.

Mohamed Sirage Omar and Yasmin Ibrahim Mohammed, both in their early 30s, are facing various drug and firearms-related charges. THE CANADIAN PRESS

ANIMALS

Calgary Zoo prepares for arrival of pandas

Construction on a panda housing facility that's expected to increase Calgary Zoo visitors by 20 per cent is inching closer to completion.

Renovations to the Eurasian Gateway Building (formerly home to rhinos and Komodo dragons) have begun, according to a news release.

The repurposed Eurasian Gateway will become home to the interior part of the habitat for four pandas and Canadian-born twin cubs.

The Alberta government announced $10 million in funding for the development of the Panda Passage in 2016. The City of Calgary contributed $8.15 million to the project that's expected to create approximately 40 new zoo-related jobs in the Calgary area.

The bears will arrive in Calgary next spring. METRO

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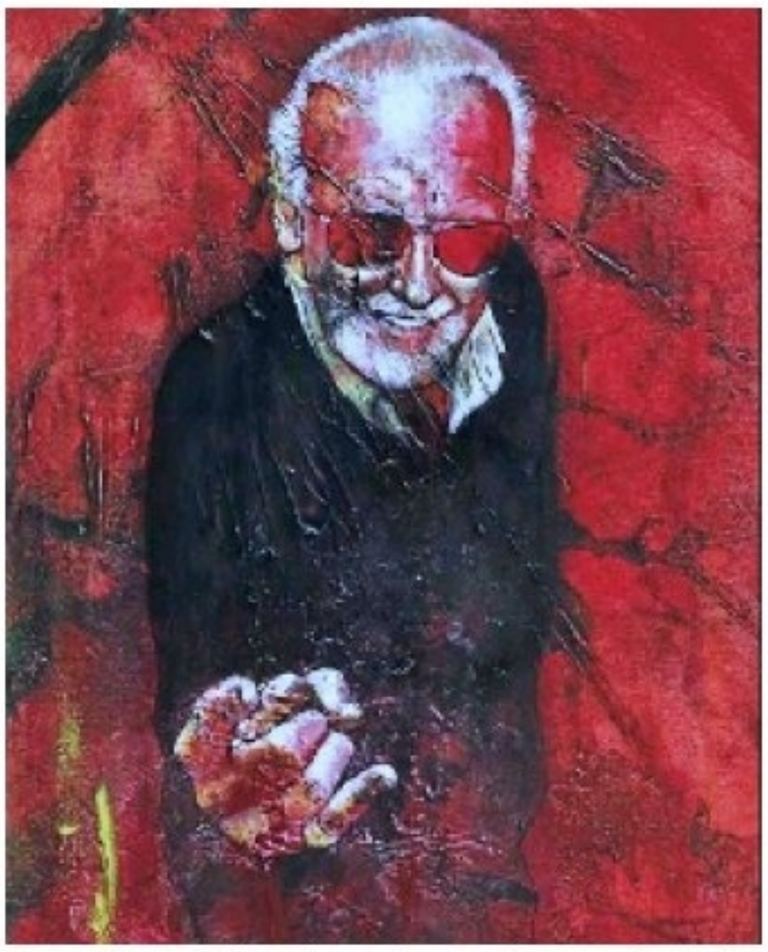

Stan Lee is one of Elisa Friesen's 12 pop culture portraits she'll bring to the Calgary Expo's Artist Alley. COURTESY ASHLEY GABOURY

Artists of tomorrow

POP CULTURE

Here are some creators worth visiting at the Calgary Expo

Aaron Chatha
Metro | Calgary

Beyond the celebrities and fandom at the Calgary Comic Expo is the essential Artist Alley, where you can catch up-and-coming artists, check out unique projects and maybe get a print or original drawing — some of these local pencillers and inkers might be tomorrow's comic superstars.

Elisa Friesen

Hometown talent Elisa Friesen is known for her wonderfully creative posters for the Late Night at the Plaza theatre/talk show.

"It's always something friggin' weird," she laughed.

Friesen has been an illustrator since 2013, and is known around the Calgary Expo circuit for her pop culture portraits.

This year, she'll have 12 stars drawn to life on large canvasses, nine of whom will actually be guests at the Expo. So if fans want something unique to get Stan Lee or Nathan Fillion's signature on, Friesen's portraits make a great option.

She'll be at booth BMO G03 in the Artist Alley during the Expo.

Michael Mateyko

Michael "Komboh" Mateyko has worked for Lego, The New Yorker, McDonald's and Beakerhead, but lately his favourite project has been something a bit more practical in nature.

Mateyko was commissioned by Art of Play to create a deck of playing cards.

"They let me do whatever I wanted," he said. "It was a really cool opportunity, because, you're given these really beautiful playing cards, so I made this deck based on Christian demonology and mythology."

Mateyko's style comes from his time as an engineering student — something about the geometric shapes and sharp lines never left him.

He'll be at booth BMO H07 under Komboh Creative in the Artist Alley during the Expo.

A deck of playing cards designed entirely by Michael Mateyko.
COURTESY EDO HUANG

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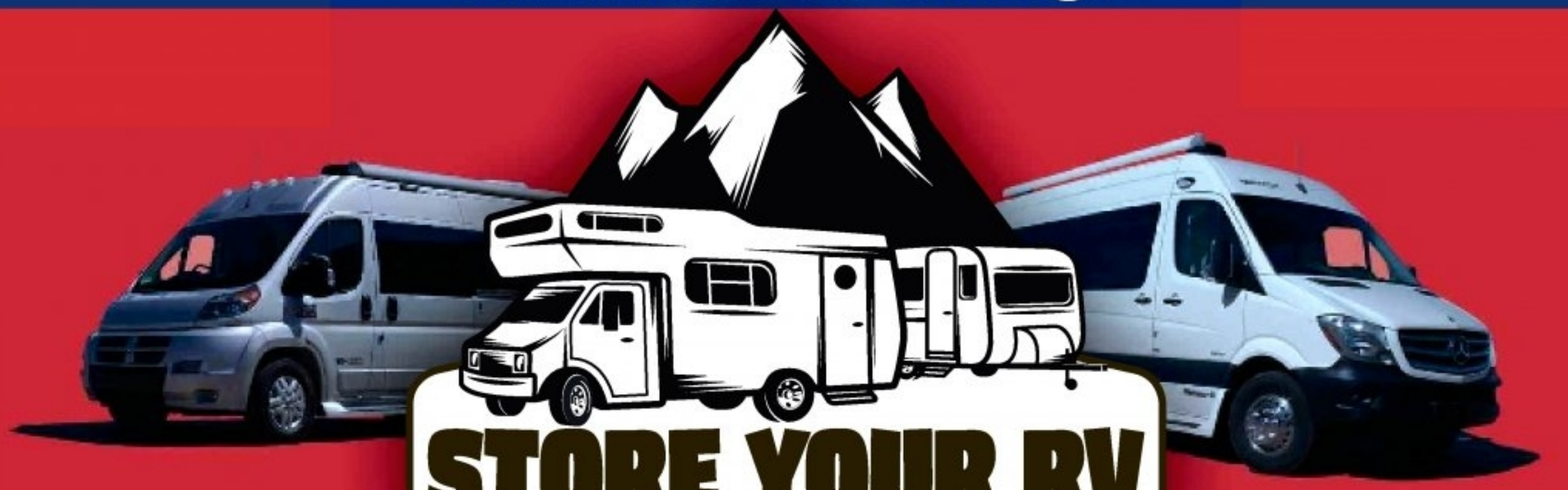

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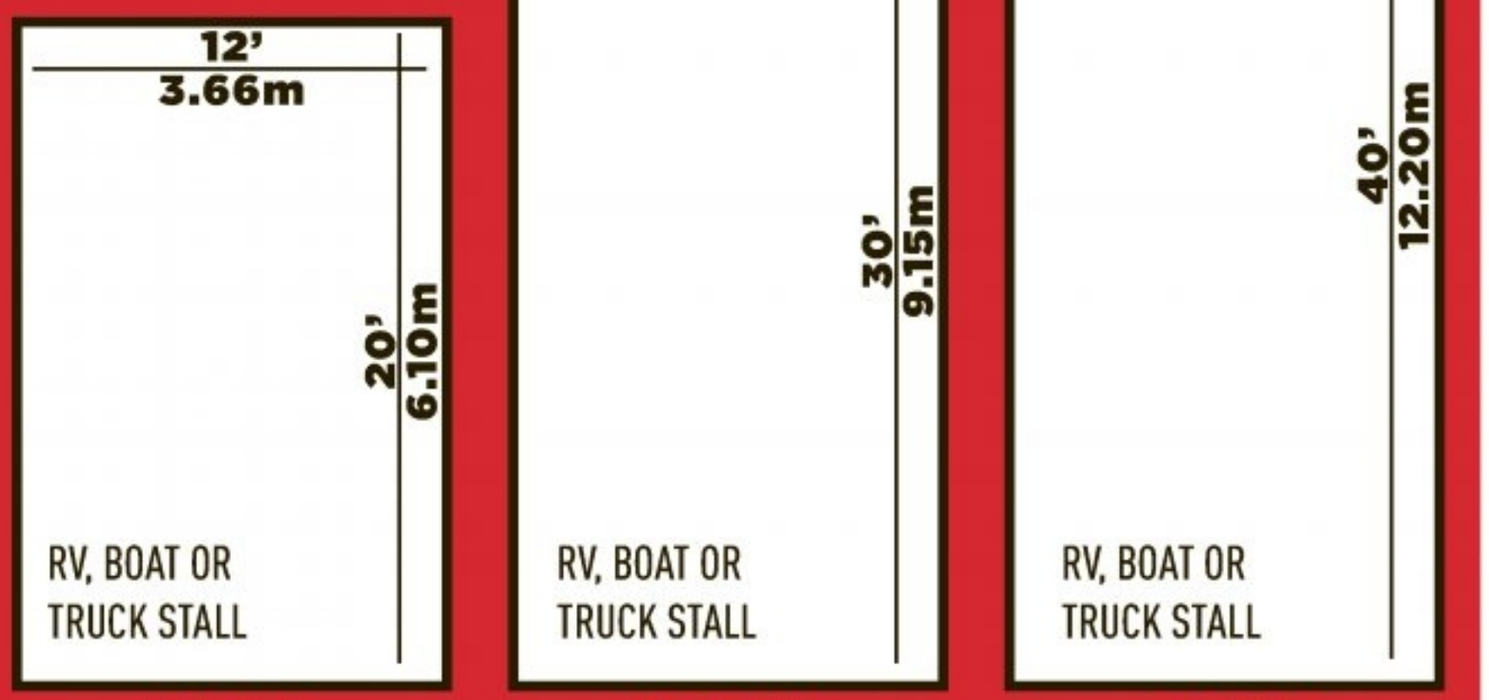

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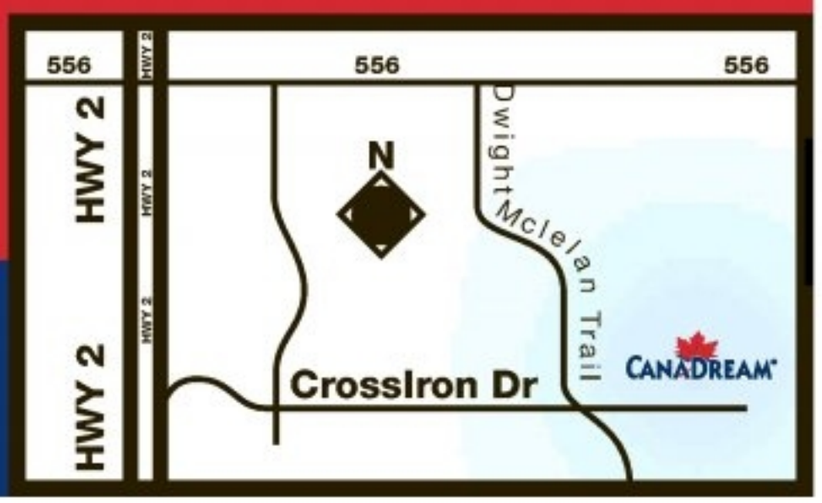

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The rescue. TORSTAR NEWS SERVICE

High drama in Toronto

A woman who spent hours suspended high above a construction site after scaling a crane in downtown Toronto was rescued Wednesday morning by being strapped to a rappelling firefighter and lowered to the ground as dozens watched in suspense from below.

Cheers erupted from the crowd of onlookers as the pair's feet hit the ground around 8:30 a.m., bringing the dramatic, hours-long rescue operation to a safe conclusion.

The woman was then handcuffed and handed over to paramedics. Her name has not been released and police say she is facing six counts of mischief.

THE CANADIAN PRESS

PRIVACY

Slipping in media freedom

Canada has slipped for the second straight year in an index ranking freedom of the media, in part because of police spying on journalists and demanding reporters turn over background materials.

The four-place decline to the 22nd spot overall, on top of last year's 10-spot fall, leaves Canada out of the top 20 countries in terms of media freedom, Reporters Without Borders — or RSF — said Wednesday.

In announcing its 2017 World Press Freedom Index, RSF said Canada went through a "series of scandals" last year that highlighted the importance — and fragility — of the confidentiality of journalists' sources.

Those incidents include Quebec provincial police spying on at least six journalists and seizing a reporter's computer in a raid on a newspaper. Police in Montreal obtained numerous warrants to spy on a journalist's cell phone, while the courts upheld a demand by the RCMP for a reporter to turn over background materials in a terrorism investigation. THE CANADIAN PRESS

Canada flees tax havens

FINANCE

Experts say Panama Papers scrutiny 'may be paying off'

For the first time since 2011, Canadian businesses pulled their money out of tax havens, ending a five-year run when more than $120 billion was stashed in the 10 most popular low-tax or no-tax countries.

The newly released Statistics Canada numbers provide the most concrete evidence yet that the Panama Papers may have had a chilling effect on the use of tax havens to minimize corporate taxes.

"This could be a sign that global efforts to curb corporate profit shifting to tax havens may be paying off," said Dennis Howlett, executive director of Canadians for Tax Fairness, a group that lobbies for the closure of loopholes that encourage the use of offshore tax havens.

According to the government's official foreign direct investment statistics, Canadian businesses reduced their holdings in the top 10 tax havens from $272.4 billion in 2015 to $261 billion at the end of last year, bringing home $11.4 billion.

This reversal could be due to a number of different factors, including reforms in Ireland that make it harder to exploit that country to avoid taxes, Howlett said. But investment reductions in Luxembourg and Bermuda point to a wider trend.

"We know that public attention to this has affected calculation of risk, so companies are being more cautious now because of the potential for a public relations backlash," Howlett said.

> **Companies are being more cautious now because of the potential for a public relations backlash.** Dennis Howlett

Allan Lanthier, a retired senior partner at Ernst & Young and former chair of the Canadian Tax Foundation, cautions against reading too much into the numbers, as the majority of the reduction in foreign holdings in 2016 can be attributed to the fact that the Canadian dollar rose against the U.S. dollar, the currency in which most international investments are made.

"The cumulative amount of Canadian investment in these countries is significant, but the amounts appear to have been fairly stable for the last couple of years," Lanthier said. "And there's been no substantive Canadian legislative change to address corporate tax base erosion that would account for a change in the behaviour of Canadian multinationals."

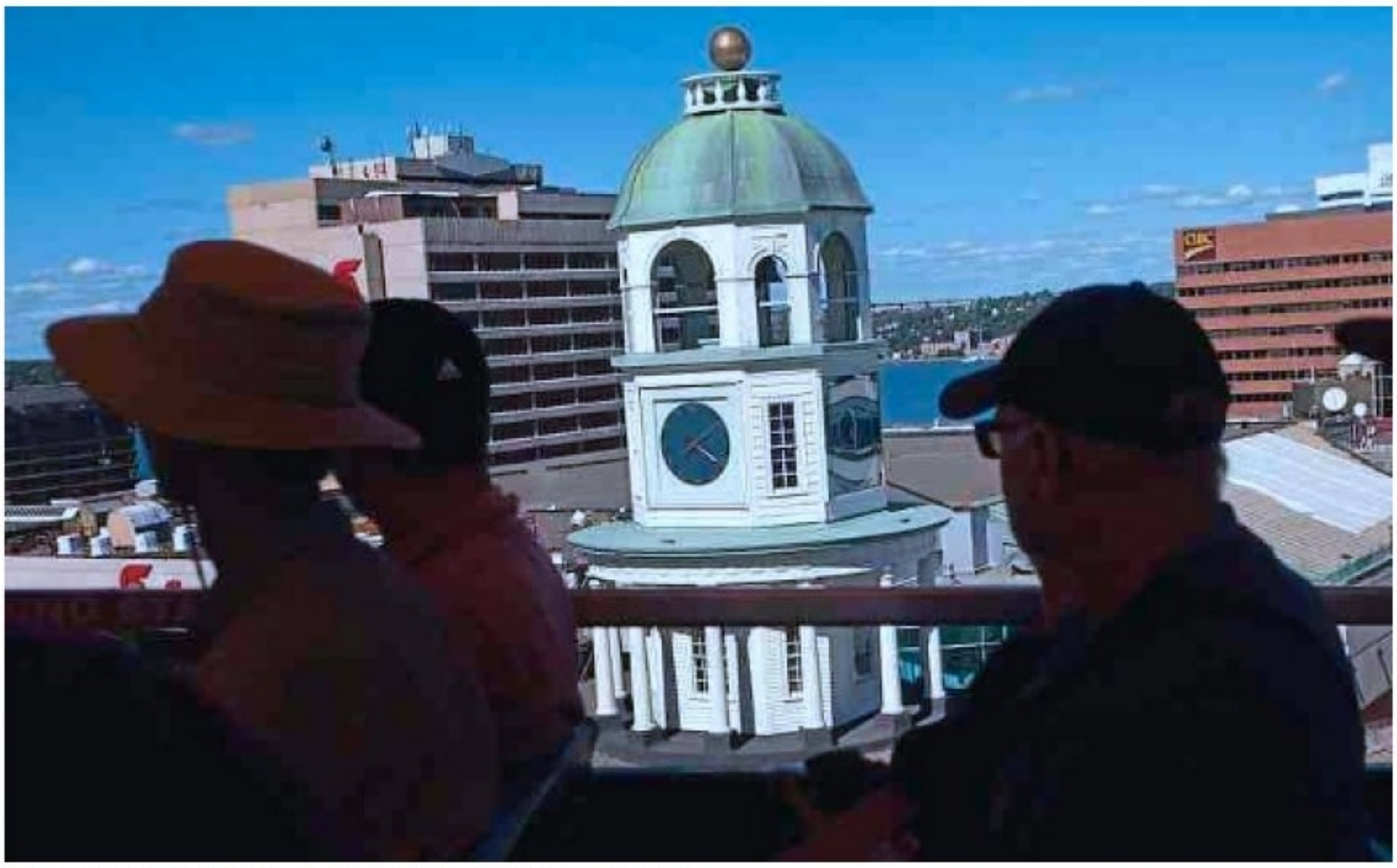
After the U.S. and U.K. the most popular destinations for Canadian foreign investment are Barbados, Luxembourg, the Cayman Islands and Bermuda, all of which have very low or no taxes.

"It's still shocking that the top destinations for Canadian foreign direct investment abroad are tax havens," said Toby Sanger, an economist with the public sector union CUPE who has been tracking the foreign investment numbers for the last five years.

Sanger said that the billions that flow into tax havens "are robbing government of money needed for public services."

"There's less economic activity happening in Canada as well," he added.

TORSTAR NEWS SERVICE



Plans to replace wood with plastic in the town clock have caused a stir. METRO FILE

Many ticked off amid race against Halifax clock fix

Yvette d'Entremont
Metro | Halifax

A tender call for work on Halifax's iconic Citadel Hill town clock has upset the Heritage Trust of Nova Scotia.

At issue is the plan to replace the clock's existing wood columns and cornices with fibre reinforced plastic and its wooden windows with aluminum clad windows.

"Basically these are materials that would not have been in the original structure and which will appear very cheap and fake," said Andrew Murphy of the Heritage Trust of Nova Scotia.

"It's about respect for our heritage. The town clock would be in the top 20 or 30 iconic buildings in Canada and it's owned by the federal government. You would think that they would want to maintain it in an authentic fashion."

The heritage group sent a letter to Parks Canada officials on Monday. They're requesting specifications for that portion of the project be reviewed and redefined before the contracts are awarded.

"The federal government is spending very, very many millions on the Parliament buildings at Parliament Hill. Nobody is suggesting there that they replace it with concrete and mactac," Murphy said.

"One can always do something cheaper, but whether it's appropriate or not is an entirely different matter…It's an iconic tourism beacon for our region so we should probably make sure it looks good."

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AIRLINES

Giant rabbit's death adds to United woes

United Airlines is reviewing its handling of a giant showcase rabbit that died after being shipped across the Atlantic from Britain on one of its flights, the latest in a growing list of customer complaints.

Distraught breeder Annette Edwards said a veterinarian had checked Simon — a 10-month-old, three-foot-long continental rabbit — shortly before the animal was placed on a United flight from London's Heathrow Airport to Chicago's O'Hare.

Edwards said Simon is the offspring of Darius, which the Guinness World Records lists as the world's longest rabbit at 4 feet 3 inches (1.22 metres).

"Simon had his vet check just before getting on the plane," she said from Worcestershire in central England. "He was fit as a fiddle."

United spokesman Charles Hobart said the rabbit was moving around in its crate and appeared healthy when taken off the plane in O'Hare, waiting to be put on another flight to Kansas City. About a half-hour later, at the company-run pet facility, Simon seemed to be sleeping. Shortly after that, a pet facility employee opened the cage and found the rabbit dead.

109,149

Animals United transported last year, second only to Alaska Airlines with 112,281. United reported nine deaths and 14 injuries, the highest among U.S. carriers.

"We won't know the cause of death, because we offered to perform a necropsy free of charge — that's standard procedure — but the customer didn't want us to perform a necropsy," he said.

Hobart said the airline offered compensation to the breeder but would not disclose the amount.

Bryan Bergdale, a farmland investment manager, said he bought the rabbit for his boss, who had hoped to show it at the Iowa State Fair.

United had the second-highest level of animal deaths and injuries of any U.S. airline last year. Only Hawaiian Airlines was worse.

THE ASSOCIATED PRESS

Simon, a three-foot-long continental rabbit, died on a United Airlines flight. CONTRIBUTED

Global digest

Spacecraft flies between Saturn and planet's rings

NASA's Cassini spacecraft ventured Wednesday into the never-before-explored region between Saturn and its rings.

But flight controllers won't know how everything went until Thursday when they are back in touch with the craft.

Cassini was out of radio contact with Earth as it became the first spacecraft to enter the gap. That's because its dish antenna was manoeuvred face forward to protect instruments from potentially damaging particles in the rings.

THE ASSOCIATED PRESS

Protesters rally in San Francisco against President Donald Trump's administrative order to withhold funding from "sanctuary cities."
THE ASSOCIATED PRESS

Judge blocks Trump plan to pull funding

IMMIGRATION

President's words used to kill sanctuary cities order

For the third time in two months, a U.S. federal judge has knocked down an immigration order by President Donald Trump and used Trump's own language against him.

In a ruling on Tuesday, U.S. District Judge William Orrick quoted Trump to support his decision to block the president's order to withhold funding from "sanctuary cities" that do not co-operate with U.S. immigration officials.

Trump called the sanctuary cities order a "weapon" against communities that disagree with his preferred immigration policy, Orrick said. The judge also cited a February interview in which he said the president threatened to cut off funding to California, saying the state "in many ways is out of control."

The first comment was evidence that the administration intended the executive order to apply broadly to all sorts of federal funding, and not a relatively small pot of grant money as the Department of Justice had argued, the judge said.

The second statement showed the two California governments that sued to block the order — San Francisco and Santa Clara County — had good reason to believe they would be targeted, Orrick said.

Trump reacted to the decision on Twitter on Wednesday morning, calling the decision "ridiculous" and saying he would take his fight to the highest court, tweeting: "See you in the Supreme Court."

The government hasn't cut off any money yet or declared any communities sanctuary cities. But the Justice Department sent letters last week advising communities to prove they are in compliance. California was informed it could lose $18.2 million.

> **This is why we have courts — to halt the overreach of a president and an attorney general.**
> Dennis Herrera

Orrick said Trump cannot set new conditions on spending approved by Congress.

San Francisco City Attorney Dennis Herrera praised the ruling and said the president was "forced to back down."

"This is why we have courts — to halt the overreach of a president and an attorney general who either don't understand the Constitution or chose to ignore it," Herrera said in a statement.

THE ASSOCIATED PRESS

White House says U.S. not pulling out of NAFTA

U.S. President Donald Trump has told the leaders of Mexico and Canada that he will not pull out of the North American Free Trade Agreement.

The White House made the surprise announcement in a read-out of calls Wednesday between the world leaders.

The White House says the president "agreed not to terminate NAFTA at this time."

Instead, Prime Minister Justin Trudeau and Mexican President Enrique Pena Nieto "agreed to proceed swiftly, according to their required internal procedures, to enable the renegotiation" of the trade deal to "the benefit of all three countries."

Trump has blamed NAFTA for American job losses.

He says he believes "that the end result will make all three countries stronger and better."

THE ASSOCIATED PRESS

Layoffs expected over tariffs

CROSS-BORDER TRADE

Small lumber producers brace for U.S. retribution

Some softwood lumber companies could begin issuing layoff notices as early as next week as they begin to feel the impact of punishing new tariffs U.S. President Donald Trump's government has imposed on Canadian softwood, a B.C. MP warns.

Conservative MP Todd Doherty says several small and medium-sized businesses are already considering the steps they might be forced to take as early as next Monday.

Several, Doherty warned, aren't sure how they will make the immediate cash deposits that will come due next week to pay for the new tariffs.

"It's a dark day and it's going to have some very serious impacts and right away," he said in an interview. "One of the companies we have spoken to says as early as Monday they will be looking at what they need to do."

Logs are unloaded at Murray Brothers Lumber Company woodlot in Madawaska, Ont., on Tuesday.
SEAN KILPATRICK/THE CANADIAN PRESS

The U.S. Department of Commerce said this week it would subject Canadian lumber imports to tariffs ranging from three to 24 per cent. Canada's wood comes mostly from Crown land, with artificially low prices giving Canadian companies an unfair advantage, the U.S. administration alleges.

Canada and the industry say the U.S. is completely wrong and that the U.S. Lumber Coalition is not using the same types of logs for comparison when arguing Canadian prices are lower.

The vast majority of Canada's softwood operators — small and medium-sized businesses — will also be forced to pay the duties retroactively on any shipments made to the U.S. since Feb. 1.

Canada's largest companies are exempt from that retroactive payment for reasons nobody in the industry can yet explain.

"I don't understand it," said Doherty. "They know also this will put small-medium producers out of business."

Bill Kordyban's family has been in the softwood industry since 1951. His company, Carrier Lumber, has to spend millions of dollars next week on the retroactive tariff. They expected the tariffs, Kordyban said, but not the decision to exempt big companies from the retroactive charges.

> **They know this will put small-medium producers out of business.**
> MP Todd Doherty

"It puts us at a huge competitive disadvantage," Kordyban said from his office in Prince George, B.C..

The fact that Trump is targeting the small and medium-sized companies and basically letting the large multinationals go is a real … kick in the teeth."

Kordyban said his mill in Big River, Sask., will take a bigger hit because it sends as much as 70 per cent of its production to the U.S., and can't really ship to other markets in Asia given where it's located.

He said the larger companies are somewhat insulated from the financial hit, since they have bigger balance sheets and many own U.S. sawmills that could help them diversify their operations if U.S. prices go up.

Canada's top five forestry companies account for 43 per cent of the softwood production in Canada.

During the last softwood lumber dispute, Canada shed 20,000 forestry jobs between 2000 and 2006, and about 400 sawmills closed entirely between 2004 and 2009.

Derek Nighbor, president of the Forest Products Association of Canada, said it's true small companies are the least prepared to manage the hit, but even the big operations will be hurt, he warned.

THE CANADIAN PRESS

Business digest

Housing agency maintains 'strong' risk rating

Evidence of overvaluation is moderating, however Canada's federal housing agency maintained its "strong" overall risk rating for the country's housing market in its quarterly assessment.

Canada Mortgage and Housing Corp. said Wednesday that evidence of overvaluation — which occurs when house prices are not fully supported by economic fundamentals — at the national level has been downgraded to moderate, from strong. The agency said overvaluation is now present in only six markets, rather than eight.

THE CANADIAN PRESS

Producer admits bilking investors with fake play

A Broadway producer admitted on Wednesday that he scammed his friends and others into investing more than $165,000 in a nonexistent play about opera star Kathleen Battle supposedly starring Oscar winner Lupita Nyong'o.

Roland Scahill pleaded guilty in state Supreme Court to grand larceny and fraud charges.

THE ASSOCIATED PRESS

MEDIA

ESPN trimming staff by 100 people

ESPN is laying off about 100 employees, including former athletes-turned-broadcasters Trent Dilfer, Len Elmore and Danny Kanell, in a purge designed to focus the sports network on a more digital future.

The cuts will trim ESPN's stable of on-air talent and writers by about 10 per cent.

The 37-year-old network has been squeezed by rising fees to broadcast live events at the same time hordes of cord-cutting TV viewers have been cancelling their ESPN subscriptions. ESPN has lost about 10 million subscribers during the past six years, based on estimates by Nielsen Media Research.

The downturn prompted an even bigger round of layoffs affecting about 300 workers in 2015, but on-air talent was mostly spared from those cuts.

ESPN chief John Skipper said Wednesday the company wants to provide distinctive content all the time on multiple screens, with more personality-oriented SportsCenter broadcasts, and is keeping people best suited to the new strategy.

ESPN isn't saying who has been fired. Many are releasing the news on social media, including Dilfer, NFL reporter Ed Werder, baseball reporter Jayson Stark and college basketball reporter Dana O'Neil.

Trent Dilfer THE ASSOCIATED PRESS

Former morning host Jay Crawford, football columnist Jane McManus, ESPNU host Brendan Fitzgerald, hockey reporter Pierre LeBrun, soccer reporter Mike Goodman and baseball reporter Mark Saxon were among the others to announce their departures.

"Our goal continues to be to maximize our unparalleled scale in every medium with storytelling that stands out and makes a difference," Skipper said in a memo to employees. "We are well-equipped to thrive going forward by embracing those themes."

ESPN's recent troubles have become a drag on the profits of its parent, The Walt Disney Co.

THE ASSOCIATED PRESS

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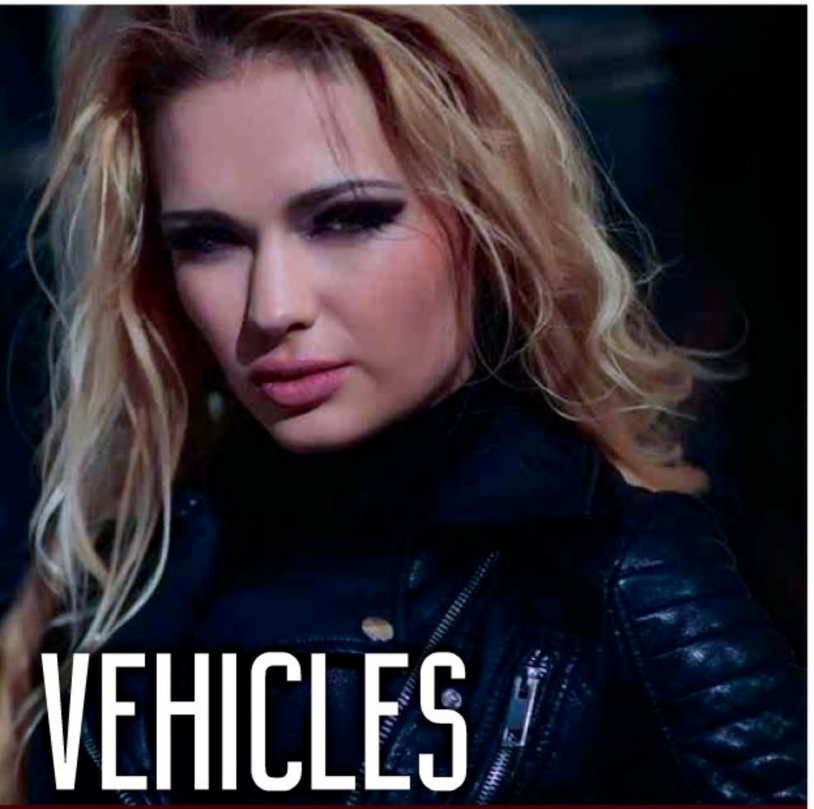

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"Of the high-end models, I would say the Maxima would be the most popular," says Tailor Wing, delivery coordinator at Stadium Nissan, at 2420 Crowchild Trail.

Other luxury models, she notes, include the 2017 Nissan 370Z Roadster Touring — a gorgeous, top-down sports coupe, starting in the high $40Ks — and the 2017 Nissan Armada SL, the brand's hulking full-size, Flagship SUV — the largest and most powerful vehicle in the Nissan portfolio, starting in the low $60Ks.

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-Tailor Wing, Stadium Nissan

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"We have all the luxury features that clients are looking for," Wing says of the new Nissan inventory. "But for tighter budgets, we also carry a lot of pre-owned models, across a wide spectrum. We're always able to fit someone's interests to what they want in a vehicle."

Luxury on a budget — truly the best of both worlds — can be found in pre-owned Maxima, Armada, Murano and Titan models. But Stadium Nissan's inventory also boasts other automakers, such as Mercedes and Land Rover, at prices within reach. And financing is flexible to suit each unique customer. Visit stadiumnissan.com or call 1-844-757- 6694 for more information.

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"We also have loaner cars as well," she adds, "so if you need to just drop off your car and go, you can grab a loaner car for the day and come back and pick up your vehicle at your earliest convenience."

This service convenience, Wing says, is part of the dealership's greater attitude toward the customer service experience. When you buy from them, you're their number one priority.

"At Stadium Nissan, we always make sure we put the customer first, whether that means getting the best deal for them, or going out of our way to do everything in our power to make sure they have the best experience," she says.

"If customers come in and ask for one specific thing, but we recognize another issue — we always ask, 'Would you like us to check into this as well?'" Wing continues. "We inform and communicate with our customers — whether they're at the dealership or not — to ensure that they know what's going on, and to help the best way we can."

Exceptional service translates into satisfied customers, and Stadium Nissan has the reviews to prove it. With almost 250 Google reviews and a near-perfect star rating, recent reviews commend the "outstanding service" and "friendly, upbeat and very helpful" staff — with many customers promising they'll be back.

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CHANTAL HÉBERT ON O'LEARY LEAVING THE RACE

Even if he had been fluently bilingual, Kevin O'Leary would still have been a leadership disaster waiting to happen.

Businessman Kevin O'Leary says he is pulling out of the campaign to succeed Stephen Harper because he is not convinced he could carry enough votes in Quebec to beat Justin Trudeau in the 2019 election.

Fair enough. But chances are he would never have had the opportunity to test that proposition in a general election. Or to verify his attending presumption that voters elsewhere in Canada would rally to his flag. Lack of traction in Quebec stood to stop his nascent political career in its tracks as early as next month's Conservative vote.

Polls done for his own organization as the membership drive was coming to an end last month showed that a Quebec wall stood between O'Leary and the finish line. That wall looked insurmountable.

The reality-television star may have been the first choice of a plurality of Conservatives but he had little room to grow beyond that group. In Quebec — the province that counts for the second-highest number of leadership votes — he could not earn the support of more than about one in 10 members.

That this should have come as a surprise to some of the seasoned backroom advisers who backed O'Leary's candidacy is testimony to their powers of collective delusion. There has not been a successful federal leader who could not speak French fluently since Pierre Trudeau won the Liberal leadership in 1968.

O'Leary's abrupt exit may have saddened more Liberals than actual Conservatives.

But even if he had been fluently bilingual, O'Leary would still have been a leadership disaster waiting to happen. Up to a point, his shortcomings in French may have been the least of his liabilities — and a saving grace for the Conservative party.

For never has a leading candidate for the leadership of one of Canada's major parties brought so little policy depth to the task of applying for the job of would-be prime minister.

From the moment he entered the campaign, O'Leary consistently exhibited little understanding of the workings of government, the Constitution or for that matter the history of the party he was seeking to lead.

Joe Clark once described his vision of the Canadian federation as a community of communities. It is one of the rare parts of the former Tory prime minister's legacy that has survived his estrangement from the Conservative movement.

By contrast, O'Leary's concept of federalism was one that involved a punitive federal government imposing its will on its provincial partners through fiscal blackmail. He seemed to think the division of powers between Ottawa and the provinces was determined by the whims of the prime minister of the day.

Had Quebecers given O'Leary the time of day long enough to fathom his vision of the federation, his support would have fallen to single digits. I can't think of a Conservative premier from Alberta — past or future — who would put up with that approach.

O'Leary was never elected to office and he never seemed to think much of those who had done so, including his future Conservative seatmates.

He let it be known early on that he was unimpressed by the calibre of the people who sit in the Conservative caucus. The feeling was by all accounts mutual. The anybody-but-O'Leary movement was nowhere stronger than within the ranks of the MPs who would have had to serve under his leadership if he had won.

O'Leary's abrupt exit may have saddened more Liberals than actual Conservatives. Many of the latter are relieved that their party has dodged a bullet. In more than a few cases though, that relief is tempered by the notion that, in leaving, O'Leary may have cleared a path to victory for Maxime Bernier. His libertarian prescriptions may be as polarizing as O'Leary's persona.

The defunct O'Leary campaign recruited about 35,000 members. He is asking them to throw their support to Bernier. If they did, the result of the May 27 leadership vote would be a foregone conclusion.

But O'Leary's roots in the party are not deep and nor are those of many of his recently recruited supporters. Absent an organization to prod them into mailing their ballots, some may not bother to vote. A lot of others will follow their own guidance. One or more of his remaining rivals could still give Bernier a run for his money.

Still, there is no denying that as of now Harper's succession could be Bernier's to lose. As opposed to O'Leary, he does have a Quebec ace of sorts up his sleeve.

BOWING OUT Kevin O'Leary's departure from the Conservative leadership race makes the job Maxime Bernier's to lose, writes Chantal Hébert. THE CANADIAN PRESS

Chantal Hébert is a national affairs writer. Her column appears in Metro every Thursday.

Pope Francis fails to bring the thunder in TED Talk

Vicky Mochama
Metro

Now that everyone is a thought leader, even the Pope is getting in on the inspirational slide-show business.

This week he gave a pre-recorded talk at the annual TED Conference in Vancouver.

It's a shrewd move for the Pope to join the think-fluencer crowd. Last week, Metro reported that more and more religious groups are getting into the digital game, from a church that live-streams its services to an American imam who is popular on Snapchat.

Ex-Pope Benedict XVI joined Twitter in 2013, but the Vatican has since expanded their social-media outreach. Pope Francis joined Instagram last year, which he announced by tweeting, "I am beginning a new journey, on Instagram, to walk with you along the path of mercy and the tenderness of God." It's mostly inspirational quotes and sunsets, but sure, same difference.

Speaking as someone who once took a nap after the arduous journey of picking an Instagram filter, I'm a little embarrassed that Pope Francis is better at this than I am. I still think, however, that he could do more.

If he really wants to reach out to diverse audiences, how about a mix tape? I can see it already: Pope FranciS presents "What A Time To Be A Believer" with tracks like Big Rings (For Kissing) and a freestyle Latin Mass. While he has already released a progressive rock album (yes, really), I think he could get more mileage from a collab with DJ Khaled.

Because, let's be honest: the Pope's TED Talk was underwhelming.

TED Talks are all about show-stopper moments — cool science or key data points or emotional life stories — and this is the man who has an advantage over everyone. Instead of being a senior researcher who is trying to talk about visually resonant statistics and make people cry, the Pope has GOD.

The God I remember from vacation bible school — I had a thrilling childhood — doesn't do anything less than a full Las Vegas show.

And in the 18-minute-long speech, not once does he call upon the greatest magician's assistant one could have. He just chills behind a desk and asks us all to be better people. To whom do I have to pray in order to get a talking burning bush?

For example, in his TED Talk, he spoke directly to powerful people: "The more powerful you are, the more your actions will have an impact on people, the more you are called to be humble. If you don't, your power will ruin you, and you will ruin others."

It's all good and well to tell people about humility but, in my humble opinion (See, I learned), a thunderbolt would have ensured that the message struck the audience.

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Rainbows help deal with loss

Some parents drape newborns in multicolour blankets or clothing to signify this is a "rainbow baby" — one that followed the storm of a miscarriage, stillbirth or infant death. CONTRIBUTED

SOCIAL MEDIA

Photos prompt discussion of miscarriages, stillbirth

In the photo, Zoe is sleeping, like newborn babies do.

It looks like any other baby photo, but there's a special message. The newborn is draped in a multicolour blanket, to signify this is a "rainbow baby" — one that followed the storm of a miscarriage, stillbirth or infant death.

"She's such a bright spot in the middle of the grey clouds," said Zoe's mom, Olympia Grigg.

"Rainbow baby" is a new way of talking about an old phenomenon countless women have experienced: pregnancy after loss. Though there's still little public discussion of miscarriage and stillbirth, experts say sharing rainbow baby images, especially on social media, may help parents cope with complex emotions many encounter when a new pregnancy follows a past heartbreak.

After 22 weeks of pregnancy with her third child, a son already named Jacob, Grigg went into early labour. At a normal checkup in June 2015, Jacob had a heartbeat. Several hours later he did not. Jacob was stillborn.

After she delivered Jacob, she and her husband left the hospital empty-handed, through a busy maternity ward where other families were celebrating.

"It was the worst walk I've ever taken," Grigg said. "I don't think anything that traumatic ever leaves you."

At nearly five months along, Grigg had been showing and everyone in her life knew she was pregnant. She had to explain to her two young sons there was no longer a baby in her belly.

The Grade 2/3 teacher became pregnant again in April 2016 but instead of just feeling elation, she held her breath. It was only when Zoe was born healthy could she exhale, said Grigg, 35. She asked her friend Joelle Mahepath, a newborn photographer, to take a few rainbow photos.

The image now hangs prominently on a living room wall. She likes talking about Jacob, though secrecy and silence still surrounds pregnancy loss, Grigg said.

"I remember thinking, 'I don't know anyone this has happened to,' " she said. When she posted her sad news on Facebook, she received private messages from friends who had also miscarried but never discussed it.

Maternal mental health expert Dr. Simone Vigod, psychiatrist lead of the reproductive life stages program at Women's College Hospital, said labeling a "rainbow baby" can be a way to make a loss a more visible one.

"If it helps people get the support they need, to feel validated, or helps articulate their feelings," that may help with coping."

Miscarriage is often treated as a routine occurrence and some women feel they can't talk about it or openly grieve, said Dr. Gail Robinson, professor of psychiatry and obstetrics/gynecology at the University of Toronto and director of the women's mental health program for the University Health Network.

Conventional wisdom dictates not divulging a pregnancy until after 12 weeks, so family and friends may not know a baby was expected at all.

"It's often difficult to get sympathy," Robinson said. With pregnancy after a loss, complicated emotions may be running high: grief, anxiety about getting pregnant again, fears of losing another baby, happiness, relief, guilt.

The term "rainbow baby" hints at the mix.

TORSTAR NEWS SERVICE

1 in 5

According to the Society of Obstetricians and Gynaecologists of Canada, miscarriage occurs in up to one in five pregnancies. Stillbirths are rarer, at less than one per cent of live births.

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JOHANNA SCHNELLER **WHAT I'M WATCHING**

Dear White People is a study in nuance

THE SHOW: Dear White People, S1, E4
THE MOMENT: The intersection

As freshmen at their posh, mostly white university, Samantha (Logan Browning) and Coco (Antoinette Robertson) bonded over jokes: what they'd like to say to white people. Then Sam joined the Black Students Union, while Coco pledged a sorority. That tension explodes after Sam (who is biracial) accuses Coco of "overdrawing your bank account for that weave."

"You're the girl who didn't learn she was black until Beth Wheeler left you out of her second-grade sleepover because you'd be 'the only one,'" Coco says. "But with me, there is no confusion. People take one look at my skin and assume I'm poor or uneducated or ratched. So yeah, I tone it down. Make myself more palatable. What's so wrong with that?"

"Dear White People, you made me hate myself as a kid, so now I hate you and that's my secret shame," Coco accuses Sam.

"Dear White People, if you wanted to demoralize us with your European beauty standards, mission accomplished,'" Sam counters.

The Internet haters who perceived this series as one long scolding could not be more wrong. It's a study of endless nuance. Yes, it addresses white privilege because it addresses everything: how hue affects perception; the politics of interracial dating, and so on.

The show streams on Netflix.

Johanna Schneller is a media connoisseur who zeroes in on pop-culture moments. She appears Monday through Thursday.

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Inspired by her own DNA test, Claire Cameron has been captured by similarities between us and Neanderthals. She even sees childbirth as something "primal and raw as it was 40,000 years ago." CONTRIBUTED

Neanderthals, our ancestors

BOOKS

Our hunched, hairy cousins are a lot like us in new book

Sue Carter
For Metro Canada

When Toronto author Claire Cameron took a DNA test designed to identify a person's ancient ancestry, she discovered that she is 2.5 per cent Neanderthal. The Toronto author was a little disappointed, as she had hoped for 4 per cent, the highest average trace of the DNA generally found in humans.

Although the last Neanderthals walked the Earth 40,000 years ago, the common belief for the past 150 years was that Homo sapiens killed off our hunched, hairy cousins, and there was certainly no comingling or sex involved. That is, until 2010, when a group of microbiologists led a project to sequence the Neanderthal genome, and discovered that indeed, the two groups had interbred.

Although scientists refused to speculate about how these relationships came to be, it fuelled Cameron's imagination.

"It was frustrating because you could see there was this big juicy story there," she says. "How the two groups could make contact, and under what conditions would they make contact without killing each other on sight?" Cameron realized that answering her hypothetical question would require a great deal of study, and so she spent five years scouring textbooks and any other materials she could find.

Her new novel, The Last Neanderthal, follows two narratives, set 40,000 years apart. There's Girl, the eldest daughter in a small matriarchal group led by Big Mother. A skilled hunter with a nurturing instinct, Girl is focused on survival for her family.

The second narrative follows pregnant archaeologist Rosamund Gale, who is leading an excavation in France where she discovered Homo sapien and Neanderthal bones together within an intimate proximity. Rose, facing the physical deadline of pregnancy and pressures from her museum employers, becomes obsessed with finishing the dig before giving birth.

"I'm using the modern story to comment on how we have definitely made advances, but we've also put women who are trying to survive and feed themselves by making money in a difficult position," says the self-declared feminist. "When you contrast that to ancient times, you can see that this is a choice, rather than something that's inevitable because of our biology."

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When a dream life is a healthy one

AWARENESS

Millennials lead charge in organ registrations, but is it enough?

Joe Callaghan
Metro Canada

Just a nudge in the right direction. That's what Canadian organ donation advocates and experts are banking on as they highlight and ramp up the country's efforts to catch up with the world's leading nations.

This week marks the 20th anniversary of National Organ and Tissue Donation Awareness Week, and while the country has made major strides in that time, it still has some significant ground to make up on the likes of world leader Spain.

Nationally, less than one fifth of eligible Canadians are registered as organ donors; in Spain, the rate is over double that. However, Canada's lagging status doesn't reflect the mood nationally. Not even close.

Nicole Robitaille, a behavioural scientist and assistant professor at Queen's University, was part of a recent study into the area. At the outset, she too was taken aback by the disconnect between the country's feelings on organ donation and our actions.

"What's surprising in Canada is the low registration rates but the really large support rates nationally for organ donation," explains Robitaille. "The vast majority of Canadians support organ donation — around 95 per cent. But less than 20 per cent countrywide are registered."

While some provinces like Ontario, B.C. and Quebec are narrowing that gap, others like Saskatchewan and Nova Scotia have been slower to see success.

Millions of Canadians believe they're signed up when they're not, which is why the theme of the week is to check.

Last year, Ontario had a 30 per cent increase in the number of deceased organ donors and saved more lives in one year than ever before

"We have seen some sweeping changes — 31 per cent of the eligible population (are registered)," says Ronnie Gavsie, CEO of Trillium Gift of Life Network, the province's organ and tissue donation agency. "We yearn to see it at or over 50 per cent. The rate has almost doubled since 2008. That's a pretty spectacular projection. But that's Ontario — we're not at that level across the country."

Gavsie lauded the influence of millennials who are embracing organ donation quicker than their predecessors.

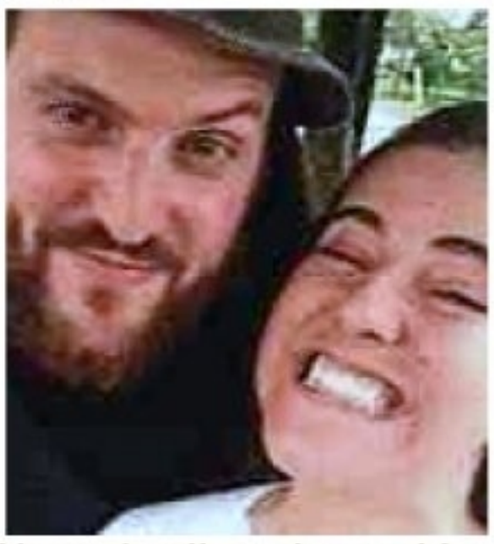
"From our own data, most of the people who are now registering in Ontario are making that choice in their 20s or 30s. That speaks to the fact that millennials are very open to the idea of organ donation," says Gavsie.

"They are ... committed to improving the world around them. But they are also great influencers. We hear from them, their families hear from them, they are quite demonstrative. They are informing and educating the rest of the public."

Robitaille's team's study, in conjunction with the University of Toronto's Rotman School of Management and the Ontario government's behavioural insights unit, proved how small nudges can make a big difference.

While online donor registration has been simplified, the process at the DMV, still the location where 85 per cent of donors sign up, hadn't been streamlined.

The research team introduced simpler forms, more advance time to weigh up the decision and behavioral nudges with questions like 'If you need a transplant would you have one?' They more than doubled registration rates as a result.



Maria-Jose Bouey, 29, says she can't thank her cousin and her mother enough for stepping up to donate organs. When the kidney she received from her mom failed after 10 years, Mauricio, then in his mid-30s, offered his own through a donor exchange. Bouey has been able to live "a very full life" as a result. CONTRIBUTED

TRIALS OF AN ORGAN RECIPIENT

Genna Buck
Metro Canada

Maria-Jose Bouey had a unique way of getting conversation going about organ donation — a topic she says is surrounded by too much misconception and stigma.

"I'd get in a cab and people would ask 'Do you want the receipt?' and I'd say 'No, but can I have a kidney?'" Bouey, 29, said. "I would say it jokingly, sarcastically, but also trying to raise awareness, because immediately that conversation comes up."

Icky medical conversations are second nature to Bouey, who, since being born with multiple organ abnormalities, has endured more than 60 major operations, including ostomy surgery, spinal surgery and two kidney transplants.

The first was in 2001, when her mother gave her a kidney. That organ "worked beautifully" for about 10 years, but eventually failed, leaving Bouey tethered to an "emotionally and physically draining" dialysis machine for several hours three days a week.

Luckily, her cousin Mauricio Bouey, then in his mid-30s, stepped up to offer his kidney. The match wasn't ideal. Yet the transplant was able to go ahead in January 2013, thanks to the innovation of a living donor paired exchange. That's when loved ones who want to give a kidney, but aren't a match, donate an organ and swap with someone who is.

In this case it was a remarkably long chain of eight donors and eight recipients, which Bouey calls her "group of angels."

Bouey struggles to express her gratitude to Mauricio, her mother, and all the donors who participated. "It brings me to tears at any point when I talk about it," she said. "That selflessness is unexplainable."

Living dialysis-free has allowed her to work full-time, plan her upcoming trip to Iceland and serve as the president of a charity.

"I've been able to live a very full life ... a life that you only dream of living when you're ill," she said.

And she still finds time to educate her peers and the broader community about organ donation.

"There's a huge lack of education on what organ donation entails and how to sign up to be an organ donor," she said. "It's something super basic. Why aren't we pushing it?"

TOP 150 FOR 150

CELEBRATING CANADA'S GIFTS TO THE WORLD

Tales from the morgue

Sean Plummer

Though horror journalism, like all branches of journalism, has largely migrated online, there are still a few worthy magazines exploring the macabre and spooky haunting store shelves. Chief among them is Toronto-based Rue Morgue Magazine, which launched 20 years ago. (I write for them.)

The magazine, whose mission is to explore "horror in culture and entertainment," was the brainchild of music journalist Rodrigo Gudiño.

With Rue Morgue, Gudiño and his team offered a more nuanced and intellectual approach to horror than was offered by the likes of their chief competitor, industry icon Fangoria. Instead of focusing on gore-filled photos from Hollywood's latest fright flicks, RM chose to explore not just film but horror art, books, comics, videogames, music, and even travel.

RM soon became a recognized brand, with Gudiño launching a film career under the Rue Morgue Cinema banner and a book imprint called the Rue Morgue Library. It remains Canada's biggest horror magazine and has the largest circulation of any horror magazine in North America.

Toronto-based Rue Morgue Magazine explores horror in culture and entertainment. TORSTAR NEWS SERVICE FILE PHOTOS

James Bond of Manitoba

Monica Bellucci, left, and Daniel Craig appear in a scene from the James Bond film Spectre. The Bond character was influenced by a Manitoba-born spymaster. ASSOCIATED PRESS FILE PHOTO

We will likely never know how much Manitoba-born spymaster Sir William Stephenson influenced his friend Ian Fleming's creation of literary super spy James Bond.

Fleming acknowledged Stephenson's importance to 007 in a 1962 newspaper column, and the man's life was certainly dramatic.

In addition to helping create Canadian spy training facility Camp X, he pressured Roosevelt into fighting Hitler (on behalf of his friend Winston Churchill), and routed out his fair share of WWII Nazi sympathizers.

SEAN PLUMMER

ISTOCK

Strap one on

As Canadian inventions go, it's not quite the electron microscope, but the hard-shell jockstrap has done a lot of good for a lot of men since Jack Cartledge filed a patent for the device 90 years ago.

The Guelph, Ont.-based inventor would go on to make the Protex jockstrap a staple product of the NHL for decades and, for a time, make Guelph the jockstrap capital of the world.

SEAN PLUMMER

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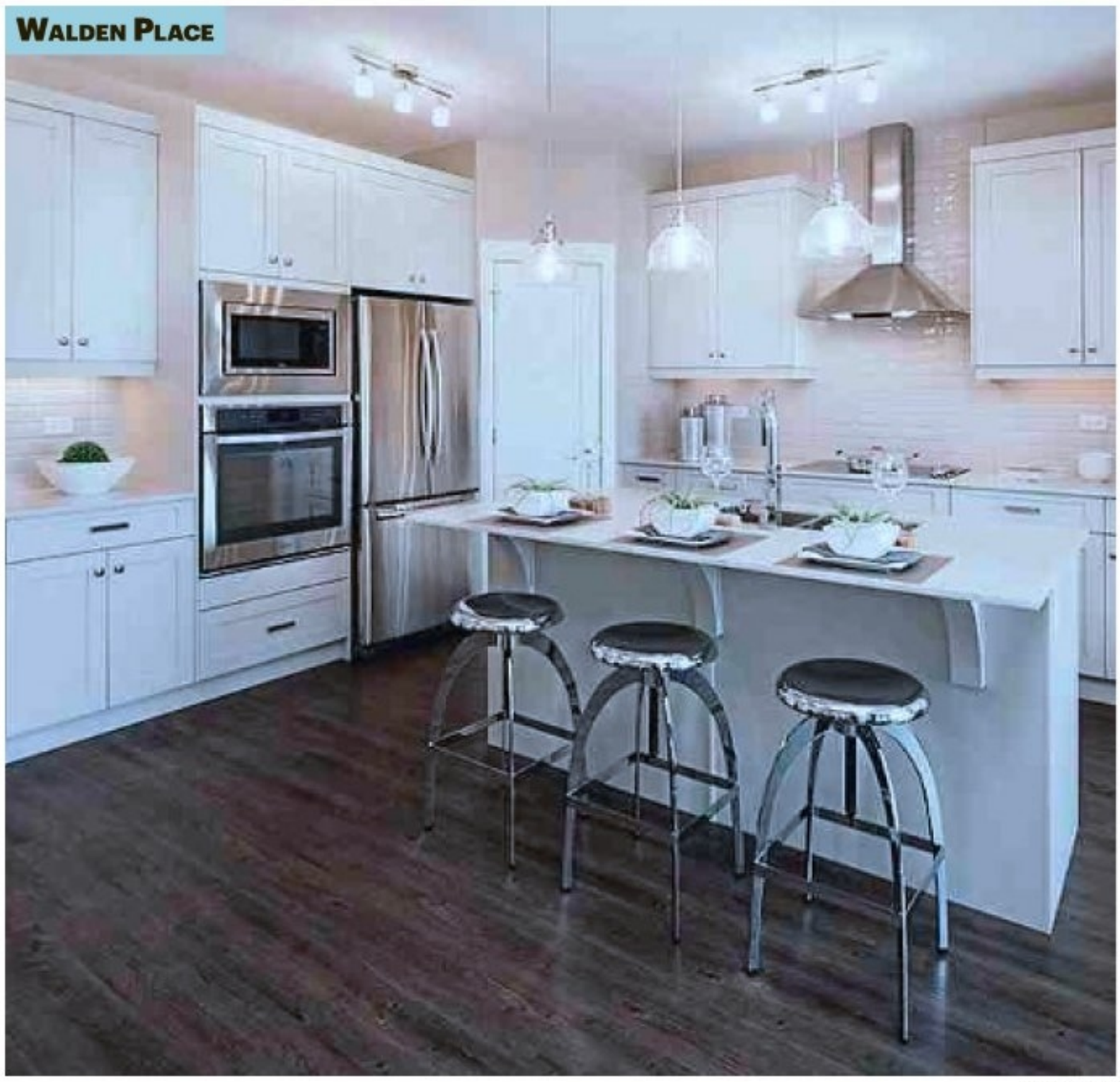

CONTRIBUTED

Project overview

Walden Place is launching seven new condo showsuites for Calgarians to check out on Saturday May 6 from 12 to 5 p.m. at 101 Walgrove Cove SE. This project offers great options for first-time buyers, downsizers, young families and more.

Housing amenities

Every Walden Place condo comes loaded with features, including premium kitchens, stainless steel appliances, quart countertops, extra-large windows and more. The project includes a large communal courtyard park, extra storage and large decks, while the townhomes include double car garages.

Location and transit

Walden Place has everything conveniently located nearby with easy access to major roads including McLeod Trail, Deerfoot Trail and Stony Trail. The CTrain is accessible through city bus routes and there is ample shopping and green space with parks, ponds and beautiful mountain views.

In the neighbourhood

Located across from future shopping and surrounded by community amenities, Walden Place is just a short walk away from a pond, pathways, nature park and trails plus a future ball diamond, soccer fields and separate school. It's also close to several golf courses. KRISTA SYLVESTER/FOR METRO

NEED TO KNOW

What: Walden Place
Builder: Cardel Lifestyles
Architect: Norr
Interiors: Kristina and Kendra
Location: 101 Walgrove Cove SE
Buildings: Six total buildings plus 40 townhomes
Models: One and two bedrooms, townhomes feature double garages
Sizes: Condos from 544 to 1,021 square feet; townhomes from 1,549 sq. ft.
Pricing: Condos from $154,900; townhomes from $339,900
Status: Currently selling in condo buildings 1 and 2; also selling townhomes
Sales centre: 101 Walgrove Cove SE with seven new condo showsuites opening May 6
Hours: Monday to Thursday 2 to 8 p.m., weekends and holidays from 12 to 5 p.m.
Phone: (403) 875-8426
Email: brad.logel@cardellifestyles.com
Website: cardellifestyles.com

REAL ESTATE

What's hot on the market

1 NOW SELLING

Avenue West End by Grosvenor: These one and two bedroom condos feature engineered hardwood flooring, sleek-sized appliances and air conditioning for year-round comfort — and so much more. Check out the presentation centre at 1037 5th Ave. SW.

2 STILL SELLING

Victory and Venture by Providence: With a rooftop patio you can even use in the winter, you can't go wrong with these two bedroom, two bathroom condos located in the heart of Bridgeland. Check out the discovery centre at Edmonton Trail and 4th Ave. NE.

3 UNDER CONSTRUCTION

Verve Condominiums by Fram + Slokker: Live large in the redeveloping East Village, which is quickly becoming the city's premier downtown location. Check out the sales centre at 553 Riverfront Ave. SE.

KRISTA SYLVESTER/FOR METRO

Designers on all the uses for olive

INTERIORS

Mid-century tones meet sculptural wood designs

Olive trees, native to the Mediterranean region, are among nature's oldest and they look it. Gnarled, brawny trunks, a crown full of silvery leaves and clusters of tiny green fruit give olive trees an Old World look. Designers have lately been warming to the tree, its wood and olive hues.

Outdoors, olives are hardy through zones 8-11 and zone 7 if you can protect them from wind. North of that, you'll need to bring them in for the winter.

Olives are fast growers and prolific fruit-bearers outdoors, if given favourable conditions. Don't over-water, prune the inside branches so the whole tree gets lots of light and increase the pot size after a year. Dwarf varieties are easy to grow in a pot or basket, if given decent light.

Right now, Pottery Barn is offering fresh olive branches and dried lavender in an aromatic wreath. The retailer also has San Francisco photographer Lupen Grainne's soft-focused close-up of an olive branch as wall art.

Olive wood

The wood's distinctive characteristics — its smooth density and interesting grain pattern — have made olive furniture and accessories popular.

"There's a great sculptural quality to olive wood — a simple bowl becomes an elegant art piece," says New York City interior designer and artist Mike Harrison.

Retailer Homegoods is offering a sphere crafted from olive wood, as well as a curvy side table and various bowls.

Olive wood serveware can be especially nice. A beautifully turned wooden spoon, with the grain curving about the form, is a sensuous tool. Williams-Sonoma has a collection of utensils and cutting boards, as well as pinch bowls and lidded salt keeper.

The colours

Olive's wide array of hues allows for versatility in decorating.

Its place in mid-century modern's colour covenant has made it a popular paint hue the past few seasons. It pairs well with other toothsome colours like chocolate, orange, raspberry, cream and mustard.

"Olive tones are timeless, and green is an important colour in 2017," says Sue Wadden, colour marketing director for Sherwin-Williams. The company's Restless Olive packs all the punch of a zesty martini.

Benjamin Moore's Tate Olive, from its Historic palette, has a refined intensity. Spanish Olive dials the hue back to a more neutral position.

Olive pairs successfully with many other woods, and with mid- and light-toned stains, where its organic appeal gives the colour greater depth, says Stephanie Pierce of Masterbrand Cabinets.

Consider using the colour in family rooms, bedrooms and kitchens for a warm and welcoming vibe.

"I like seeing olive green tones used with dusty pinks and navy blue," says Wadden. "Because olive is such a quintessential food colour, people enjoy a positive association with this colour, especially in the kitchen. Olive tones are great on cabinets and furniture."

At Article, a stunning chesterfield sofa is upholstered in olive green velvet.

Other touches of olive

At Pottery Barn, vintage Turkish olive-gathering buckets, made of galvanized metal with symmetrical air vents, have a nice cottage-y look and can hold herb plants or fragrant milled soaps.

And then there's olive oil. There are hundreds of ways to enjoy its flavour, but there are other uses for it, too.

The folks at marthastewart.com recommend olive oil as a natural furniture polish, and a combo of oil and vinegar as a cleaner. A little oil on a clean rag will restore shine and protect from tarnish your stainless steel and brass items.

THE ASSOCIATED PRESS

Pottery Barn's Turkish olive harvesting pot can be filled with a household items or plants. Left: Article's tufted olive green velvet Chester sofa. ALL PHOTOS CONTRIBUTED

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Baby, don't say your daddy

Frustrations in renovating a spare room into a nursery get first-time homeowner Matthew Chung cursing. MARCUS OLENIUK/TORSTAR NEWS SERVICE

INSTAGRAM
A communications manager living in, and renovating, his first home, you can follow Chung's progress @mjechung.

Fresh challenges —and fears — await Matthew Chung with the remodeling of a spare room in his Toronto home. This DIY dad has taken on the task of converting the guest space into a home nursery before his expectant wife gives birth to their first born. With the clock ticking, Chung gets to work using humour and YouTube.

MATTHEW CHUNG/ LIFE@METRONEWS.CA

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I'll be getting this child a toy tool set.

This I solemnly swore to myself (in between other swearing) while struggling to install a new light fixture in what will soon be the nursery for me and my wife's first child.

Hopefully, impossibly, this baby girl or boy will be born with the DIY gene their dad is lacking.

For the past two years I've been working on making my east Toronto fixer-upper into a home my wife and I can be proud to live in. There's still much to do, but in that time I've gone from feeling incompetent to somewhat comfortable doing renovations.

Of course, just as I've started feeling more at ease with one challenge, those old feelings of self doubt and, frankly, fear of the unknown have returned as I prepare for my next "project" of raising a child.

Any day now, we will be bringing a little person home with us and I have a feeling that my usual reno tactic of watching YouTube videos won't cut it when caring for a living, breathing human.

First though, I had the more familiar task of trying to remodel the spare room into a nursery. Here I was reminded that even things I thought I'd figured out could pose a fresh challenge. For instance, that light fixture I found myself struggling with was the fourth fixture I've replaced.

I'd removed the existing one (a square bit of slightly curved, frosted glass that lit the room poorly) and found myself eye-to-eye with the previous owner's handiwork.

The fixture's junction box jiggled from side to side inside the ceiling and I realized it was secured on one end to a beam by a single screw. Not for the first time, I shook my head and wondered, "Why did they do it that way?" And not for the first time, I would soon realize the next owners of this house will likely be asking themselves the same question about me.

Still, I imagined this would be a simple task. But I hadn't paid proper attention when removing that old junction box and I struggled to thread the screws through two just-too-small holes. I even tried to force the screws with a power drill but succeeded only in stripping them.

Belatedly, I realized I could feed the screws through wider, oval-shaped holes. Once I figured that out (and bought new screws), it got easier and the fixture was light enough that I could hold it in one hand and attach the wires with the other. Baby steps, I suppose.

> **Any day now, we will be bringing a little person home with us and I have a feeling that my usual reno tactic of watching YouTube videos won't cut it.** Matt Chung

Our other minor concern was the nursery's door, which was catching on the doorjamb and making loud popping noises. I consulted Google for a solution and decided to use a wood-shaping hand plane tool to shave down the corner of the door.

I'm pretty sure the tutorials envisioned the door lying flat on a workbench, but I wanted a quick fix. So I stood atop a stepladder and, holding the door with one hand, tried to slice away layers of wood with the other.

This proved tricky, as the plane kept catching on the wood. I had to resort to using the coarsest sandpaper I could find in our basement to sand the door furiously until the door latched with the softest of pops.

Luckily, we had some things done in advance. My wife had painted the room a neutral yellow more than a year ago and a few months ago we'd built the light-grey crib together, as she was six months pregnant and getting up and down from the floor wasn't as much of a challenge for her.

My last contribution was painting a chestnut brown dresser a matching grey last month so it could be used as a change table/dresser stocked full of onesies.

I moved the dresser outside and with a small roller, small hand brush and artist's brush, surprised myself by doing a half-decent job. My wife later added white and grey decals to the front drawers and hung a bit of wall art above it.

Now their room is ready when they are. As for the parents-to-be, we're as ready as we can be.

TORSTAR NEWS SERVICE

Last week, Matthew Chung, 34, became the proud father of a healthy baby girl.

Chung hopes his baby gets the DIY gene he seems to be missing. MARCUS OLENIUK/TORSTAR NEWS SERVICE

Be prepared for builder mortgages

FINANCING

Building a home very different from buying one

Kristen Thompson

After owning two homes in two different provinces, we thought we were 'in the know' on the mortgage process. Then we found our dream property on an unfinished lot, listed the home we owned for sale, and quickly learned that the mortgage we needed to build a house was very different than the mortgage we needed to buy one.

"With the real estate market being so hot, more and more people are considering … building new homes as an alternative to jumping into the market," says Rob Regan-Pollock, president of the Mortgage Brokers Institute of B.C. and an educator for the Canadian Mortgage Brokers Association.

"As ideal as this idea sounds to intrepid do-it-yourselfers, there are important considerations when it comes to financing the building of your dream home."

The first thing to understand is that builder mortgages come with more stringent lender qualifications, because lenders face additional risks including a longer time horizon during the build (where market values can fall), general liability, cost overruns, and that the lender only has a partially completed home as collateral security.

Kristen Thompson and family found their dream property on an unfinished lot in Kelowna, B.C. and built a home. CONTRIBUTED

Down payment: The fundamental difference between a standard and a builder mortgage is the down payment.

"Builder mortgages are advanced in stages throughout the building process," says Regan-Pollock, adding that they typically require a minimum of 35 per cent down on the value of the lot. "This means … 35 per cent of the land and building costs need to be set aside as down payment, rather than the minimum 5 per cent down for purchases of existing homes valued under $1 million."

Lenders also want to ensure that you have sufficient funds to get your build to 'lock-up', which is when the roof, doors and windows are installed.

What if I have an existing mortgage?: The ability to port a mortgage into a build depends entirely on whether your current lender offers builder mortgages, says Regan-Pollock.

"Most deposit-taking lenders, such as chartered banks, offer builder mortgages. In such cases, it's possible that your existing mortgage can be rolled into a separate tier under a builder mortgage program. If a build is planned, it's important to mention this at time of purchase, as penalties will apply to break your mortgage if you cannot port it into a builder mortgage."

Penalties, which include having to pay three months interest on an outstanding balance, occur on closed mortgage contracts, adds Regan-Pollock.

It may also be possible to refinance your current home to access a down payment, and concurrently qualify for a new builder mortgage, but this depends on your resources and location.

"In this case we suggest a builder mortgage be arranged, and when the build is nearing completion, the old home is sold, and the mortgage be ported to the new home to save penalties."

What are the terms of a builder's mortgage?: The terms of builder's mortgages vary depending on the lender, says Regan-Pollock.

"What is common to all lenders is the rate of interest during construction is almost always based on Prime plus basis, depending on risk," he says. "Risk premiums vary between a 1 per cent to 3 per cent added to Prime."

During the construction process, applicants' minimum payments will be the interest.

Final words of advice: "Retain a good mortgage broker familiar with the nuances of builder mortgages," says Regan-Pollock. "Most acquisition and builds can take anywhere from one to two years, so having the right team who can assist at the relational versus transactional level is key."

A good mortgage broker could have helped lead our family down that road, explaining the different options available for moving from one type of mortgage to another.

Though, now complete, my husband likes to tell people this is our forever home, if it doesn't pan out to be, at least we know how to move forward if we ever want to build again, and maybe next time we'll hire a broker.

The long and short of it: a look at long-term vs. short-term mortgages

Interest rates have nowhere to go but up. No doubt you've heard that line if you've bought a home or had to renew your mortgage at some point in the past decade.

Most homeowners in Canada prefer fixed-rate terms for predictability and peace of mind, with five-year terms being the most popular.

For those looking for greater protection against (eventual) rising interest rates, a longer term may be worth a look. A 10-year fixed rate mortgage today can be had for as low as 3.69 per cent.

Another reason to consider a longer mortgage term: a safeguard against the possibility of a housing crash. What happens if prices fall 20 per cent or more in the next few years, wiping away your home equity before it's time to renew?

A 10-year term, while more expensive than a shorter term, does offer a double-dose of protection in case prices fall or interest rates rise substantially.

Certified financial planner Ed Rempel doesn't buy the safety argument, saying that the risk of rising interest rates is "hugely exaggerated" in the media and by the mortgage industry.

"Long mortgage terms are marketed as 'insurance' to protect against a possible rise in interest rates. But most people are not good at math and don't take into account the extremely low odds of a large rise, plus the huge cost of the insurance," says Rempel.

A five-year fixed rate mortgage costs around 2.64 per cent today, while a two-year fixed comes in at 2.29 per cent. Rempel says the difference doesn't sound like much, but on a $300,000 mortgage this 0.35 per cent premium costs $2,100 after tax for the first two years.

"This is expensive insurance to protect against a highly unlikely event," he says.

If long-term mortgages offer peace of mind (for a premium), a short-term mortgage — such as a one-or-two-year term — gives homeowners the opportunity to save money in exchange for a bit of uncertainty when it comes to future interest rates.

With a one-year term, for example, homeowners get more flexibility because they can renew their mortgage in 12 months instead of in three to five years. At that time they can renew into another one-year term, lock-in to a longer-term fixed term, or take a variable rate at presumably a better discount than today.

Those who opt for a one-year fixed rate can also lock-in their renewal rate in just six to nine months — they don't have to wait a full year.

So why don't more homeowners choose a one-year term? According to data from Mortgage Professionals Canada, just one in 16 borrowers take a one-year fixed rate mortgage.

Rempel says that's because people don't want the headache of renegotiating every 12 months. But it could be a mistake to give up that negotiating power, he suggests.

"From a financial planning perspective, I find that most people can benefit from some type of refinancing every two years," he says. ROBB ENGEN

BOTTOM LINE

Despite its popularity, the five-year fixed rate could be the least advantageous term for borrowers. Those looking to save the most money year-over-year may consider a short term of one-or-two years, while homeowners looking for maximum peace of mind could find comfort in a 10-year mortgage term.

Most homeowners in Canada prefer fixed-rate terms for predictability and peace of mind. ISTOCK

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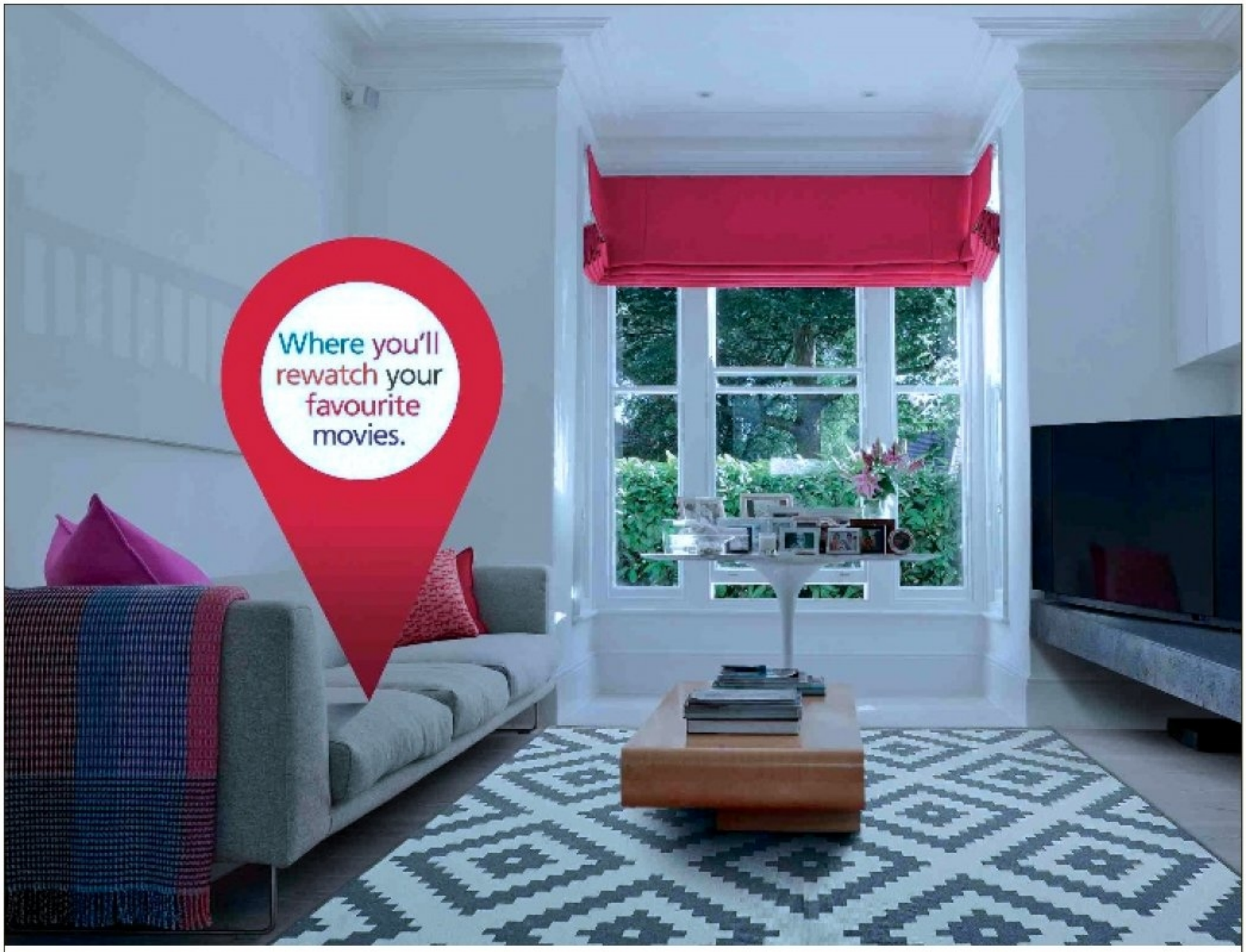

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Buy first and then sell? Or vice versa?

SOLUTIONS

The ins and outs of simultaneously buying and selling a home

Camilla Cornell

Ottawa urban planner Lisa Dalla Rosa, 36, had been a condo owner for six years when she made the decision to upgrade to a house. "I wanted a yard and a barbecue," she says. "Taking on a house was like growing up a little bit more."

So, just over a year ago, she bought an older three-bedroom with modern finishes. "It's still sort of downtown, but with a little more space," she says. The only problem: when Dalla Rosa put her condo up for sale, there were few bites. "And the people who were biting were offering way less than I was willing to sell it for," she says.

Dalla Rosa hadn't realized the condo market in Ottawa was "a bit soft." And that, she admits, caused her a lot of stress. Before making the decision to buy a new property and sell your old digs at the same time, she advises, "look into the market value of your home and understand how long similar properties have been on the market."

Saskatoon real estate agent Caroline Jacobucci agrees. There are "an abundance of properties" on the market in the Saskatoon area, she says. "So we always recommend that people sell their home first before shopping for another." And yet, in a seller's market like Toronto or Vancouver, waiting to buy until you've sold your previous home might not work. Bidding wars make it less likely you'll get the property you want at the price you're willing to pay. In that case, it might make more sense to buy first, and then sell your old home.

While looking to purchase a new property, Ottawa urban planner Lisa Dalla Rosa was struggling to sell her condo. CONTRIBUTED

The type of property you're selling might impact your decision as well. "If clients have a condo to sell and they want to buy a house, that is trickier," says Jacobucci. "Our condo market here is a bit saturated. We tell our clients to count on three to six months to sell."

> **Look into the market value of your home and understand how long similar properties have been on the market**
> Lisa Dalla Rosa, Ottawa urban planner

Making your offer to purchase the new home "conditional" on the successful sale of the old one may ensure you're not stuck with two properties if you buy first. But, Jacobucci points out; you also risk losing the house you want, as sellers are more apt to go with a "firm" offer — or one without conditions.

Timing closing dates when you're both buying and selling can be a delicate dance as well. Ideally, you'd be able to move out of the old property and into the new one simultaneously, but in reality that can be difficult to orchestrate. "You don't want your client to be homeless," says Jacobucci.

Some buyers cope by arranging interim financing — also known as a bridge loan — to help them carry both properties until the sale of their previous home closes. Others may have to put furniture in storage and find a place to live until they can take possession of the new property.

Still others, like Dalla Rosa, come up with their own solutions. Unwilling to take less than market value for her condo, she ultimately kept both properties and now rents the condo to cover expenses.

"From a mortgage perspective, I definitely stretched myself," she says. But although she's not making any money by renting it out, ultimately she says, "someone is paying my mortgage down and in the end, I'll still have that property, as well as the house."

What to do with mortgage gap?

The mortgage gap is the difference between what you will pay and what you must prove you can afford to pay. ISTOCK

Ottawa's decision to tighten mortgage rules last year has created a gap that is affecting a lot of people, especially first–time homebuyers. Introduced by the federal government as a cushion for homebuyers when the rates start to climb, the so-called 'mortgage gap' is the difference between the lower current mortgage rate offered by banks and the much higher Bank of Canada posted rate for a five-year fixed mortgage based on which consumers must qualify, as new rules stipulate.

In other words, it's the gap between what you will to pay and what you must prove you can afford to pay. The difference between the two is significant, which means some consumers, despite being able to pay at the real rate, may not qualify for the mortgage at the higher rate. On the other hand, those who do qualify will then need to plan out how best to use their leftover money once the real rate is factored in.

So what are homebuyers to do? Clay Gillespie, a financial advisor at Rogers Group Financial, in Vancouver, B.C., recommends buyers do some scenario testing when considering their mortgage options. "You should always look at what your mortgage payments would look like if interest rates climbed," he says. "The mistake most people make is that they buy the house that they can afford with no wiggle room, so when interest rates go up, the only option they have is to increase the amortization period."

This, he adds, takes much longer to pay their house off and costs a great deal more money in interest.

Cory Papineau, a Winnipeg-based financial advisor, expressed similar sentiments. The government-mandated use of a standardized rate for all mortgage approvals is a good thing as it builds a cushion should rates rise during a borrower's mortgage term, he says.

"Many borrowers may not think (a) rising rate is a possibility, but even a small increase on a large mortgage will chew into your bank account," says Papineau. "Also, calculations that help determine your mortgage debt capacity don't capture all financial obligations — cell phones, daycare expenses, food, home repairs — so a buffer helps [ensure] borrowers have the capacity to face expected and unexpected expenses."

The other positive, says Papineau, is the leftover money, resulting from the gap, which approved homebuyers may be able to invest or stock away. Here's how the math works.

The current rate that mortgage applicants must qualify for is 4.64 per cent. That means a payment of $2,773 on a $500,000 mortgage is what a borrower must have the capacity for, with a 5 per cent down payment, says Papineau. Considering most institutions' rates are in the 2.50 to 2.75 per cent range for a five-year fixed-rate mortgage, the payments would be $2,275, using the upper rate for the calculation, generating a gap of nearly $500 monthly, or $6,000 annually.

Papineau says new homebuyers should squirrel away some of this money to meet unforeseeable expenses. "It's a general rule of thumb to set aside 1 per cent of the purchase price of your home each year for ongoing maintenance," he says. "You may not need to spend it every year, but having that money when the fridge dies or the roof leaks certainly alleviates some of the stresses of home ownership."

VIKRAM BARHAT

NEST EGG

Homebuyers could also use funds to either invest or build a nest egg. "If you have not had the ability to maximize your tax-free savings account (TFSA), you can use these funds [to do so] for both short- and long-term goals," says financial advisor Cory Papineau.

Pro tips for securing a good mortgage

Marc Saltzman

It's one of the most daunting things many of us do in our lifetime: secure a mortgage.

After all, most of us don't have the money to pay for a home outright, and so we need to find a lender, and then pay them back over time.

Part of the unnerving experience can come during the mortgage application process when the lender proposes one rate, and if the homebuyer finds another offer elsewhere, the lender comes back with a better deal. Canadians may opt for a mortgage broker, who looks through a pool of different lenders to find the best product for their clients.

To share his top tips to securing a good mortgage, we spoke to Gary Mauris, president of Dominion Lending Centres, Canada's national mortgage company with more than 2,600 mortgage professionals and 350 offices nationwide.

Engage an Expert: "Canadians have the luxury of engaging a licensed mortgage broker that acts on their behalf in negotiations with the lender at no cost to the client," begins Mauris, adding that brokers are experts that work exclusively with their clients, providing them with the information and options to get the best deal.

Ask questions: The most important question that you can ask your mortgage broker is 'what questions have I not asked you yet that you would ask if you were in my position?'" explains Mauris. "This is pretty close to another favourite of mine: 'What have you done with your own mortgage and why?'"

More than just a rate: Mauris says it's key to understand an interest rate is "the shiny thing sparkling and meant to catch your eye," but often there is a "hook" embedded in that shiny thing. "A mortgage is far more than that single number – it is term, product, features, restrictions, form of registration, prepayment penalties, and so on." Any number of these things, and more, can be directly relevant to your situation and merit further conversation, adds Mauris.

Be open: Ask yourself; 'Have I told my mortgage broker everything?' suggests Mauris. "Be sure you are sharing your short-term and long-term plans for the property and your career, among other things." For example, will you be tearing the house down in six months, performing a small renovation, performing a major renovation, renting the property out, selling the property in less than six months, and so forth? "Each of these things could radically alter the nature of your initial mortgage approval allowing you to position yourself in a much better way moving forward," says Mauris.

Right person for the job: "Your mortgage broker is a full-time, dedicated professional with a team of industry contacts," Mauris says. "Contacts that they do not refer out lightly as their own reputation is attached to the performance of the person they refer you to. With that in mind, when you need a realtor, appraiser, lawyer, contractor, landscaper, or plumber, ask your broker first as the odds are they'll know somebody in the field with the same high standards that you share."

Gary Mauris. CONTRIBUTED

Values-Based Financial Planning Gets You To Your Goals Faster.

"Everyone's financial situation is different, and every Calgarian deserves a financial plan that they can trust. At First Calgary Financial, we're advocating that sound financial advice and a comprehensive values-based financial plan need to be available to everyone, regardless of their net-worth", says Hyder Hassan, Director of Investment Services and Head of Wealth, CFP PFP EPC, at First Calgary Financial.

"Planning for the future is a sacred process. We're bringing innovation to our industry by taking a planning-first, investments-second approach to helping people achieve financial dreams, keeping an individual's personal values at the forefront of all of meetings and planning agendas. What matters most is that individuals start planning and saving early. It matters far more than the income that you have to work with today."

"As a credit union, we put our members' needs first. We have a mission to make money make a difference in the lives of Calgarians, and this is just one way that we aim to deliver on that," says Hassan.

"Everyone's financial situation is different, and every Calgarian deserves a financial plan that they can trust."

So where should you start?

1) Consider your goals: Financial goals need to have two important aspects. They need to have a dollar value and be time-bound. For example, "I want to save $6000 in my TFSA by Dec 31, 2017." How much should you put away in a savings account, TFSA, or RRSP? What's the best balance between short term and long term goals? Should you live your life and follow the "you only live once" model of spending, or save every penny for a rainy day? Our valued-based personal investment planning process can help you navigate the more detailed calculations and values-based advice.

2) Assess your financial wellness, and seek out a sound financial planning partner to help you. Having an accountable financial partner will increase your financial wellness by holding you accountable to your action plan. Look for a top-ranked brokerage with a track record for offering best-in-class planning for both experienced investors and for people looking to break into the market. Look for a partner that builds relationships and thinks about your full financial picture, without product dumping on you. At First Calgary Financial we work with Qtrade to ensure our members are confident in their investment choices and have access to free specialized consultations to assess risk, allocate assets, and identify their goals prior to building an investment portfolio for them.

3) Think about how hands on you want to be with your portfolio. For example, do you want technology-enabled access to your investments 24 hours a day, 365 days a year? If so, you'll want to look for a partner with expertise in this area. For instance, our partners at Qtrade offer VirtualWealth - online, expert management advice with low-fees and individualized choice in both portfolios and risk levels.

4) Consider your options for investing responsibly. Responsible investments deliver higher annualized total returns than non-responsible investing funds 63% of the time, and provide higher returns 67% of the time on fixed income and balanced funds, while offering you the opportunity to achieve competitive returns AND make a positive impact on people, companies and the environment*. Responsible investing looks at and assesses a companies' environmental, social and governance practices, such as greenhouse gas emissions, supply-chain management and workplace diversity. In Canada, more than $1 trillion is managed using one or more RI strategies, according to the Responsible Investment Association.

If you'd like a free **Values-Based Personal Investment Plan,** contact the team at First Calgary Financial today.
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Know how rate changes could impact your budget and overall lifestyle

Camilla Cornell

Last summer, with a baby on the way, Andrew Thompson and Marie-Andrée Furlong of Victoria, B.C., began looking for a home. "We were in an 18-and-over condo building," says Thompson. "And although I know that's kind of unenforceable, I didn't want to be in a legal battle with my neighbours."

But neither did the couple want to bite off more than they could chew. They were determined to put at least 20 per cent down on their mortgage so they could pay it down over 30 years, if necessary, and avoid the CMHC (Canadian Mortgage Housing Corp.) insurance fees for a high-ratio mortgage.

"The plan is to pay it down as aggressively as possible," says Thompson. "But we'd like to have a life and raise our kid on something other than cat food," Thompson says. "And you never know what will happen in future."

The upshot: instead of buying in central Victoria, the couple chose a property just outside the city in Saanich "where the market wasn't quite so hot." Their son Arlo (born a month ago) will have a backyard and even a tree house. And, even if interest rates go up, or one of them experiences a job change, Thompson and Furlong will have payments they know they can afford.

It's a wise approach, says Wade Stayzer, vice-president sales and service with Meridian Credit Union in St. Catharine's, Ont. Under new rules introduced last fall, new homebuyers, who are required to get CMHC insurance, must stress test their mortgages — essentially qualifying at an interest rate about 2 per cent higher than what is available on the market. The rules are intended to ensure that if mortgage rates rise, homeowners won't be forced to default.

But although the rules only apply to high-ratio mortgages (when you have less than a 20 per cent down payment), Stayzer says stress testing your mortgage is a wise tactic for pretty much any homebuyer. He suggests using Meridian's online mortgage calculator to test "how your mortgage would react to a 1 or 2 per cent change in interest rates and what impact that would have on your lifestyle and your financial fitness."

> **You don't want to be so house poor you can't furnish your house and you can't do anything else but stay home**
> Wade Stayzer, Meridian Credit Union

Regardless of how much a lender is willing to loan, says Stayzer, you should have a firm grasp on your budget and what you can really afford. "On top of your mortgage payment, there are a whole lot of other expenses associated with home ownership, from closing costs to property taxes, landscaping and maintenance costs," he says. "You don't want to be so house poor you can't furnish your house and you can't do anything else but stay home."

You should also have access to either emergency funds or a line-of-credit in case there's a change in your income. "Ask yourself questions like: 'If I'm on mat leave for a year on a reduced income, what impact does that have?'" Stayzer suggests.

Finally, protect your asset with mortgage insurance or cheap-term life insurance. "The last thing you want your family to have to deal with if you're no longer on this earth is where they're going to live," says Stayzer. "Even if you're young, you never know what will happen tomorrow."

Andrew Thompson and Marie-Andrée Furlong of Victoria, B.C., moved from a Victoria condo to a property just outside of the city to provide a house with a backyard for their newborn son, Arlo. CONTRIBUTED

Homebuyers increasingly choose to fly solo

With more and more Canadians choosing to buy houses on their own, experts advise potential buyers to establish how much they can afford in advance, and consider renting out a room or basement to help pay down the mortgage more quickly. ISTOCK

When Liz Falconer, 48, first took on solo home ownership back in 1997, she admits she was "terrified". Her marriage had just ended and she had a young son to provide for. "The mama bear in me kicked in," she says. "We needed a safe home." So she bought her husband out of their Toronto house.

She has never regretted the decision. In fact, just two years later, she took on another mortgage — this time for a cottage property in Thornbury, Ont. for personal use and to let — just before quitting her job and launching her own ad agency. Her thinking: "Better to get a mortgage now while I have a job, because I won't get one once I'm self-employed."

That led to a spate of homebuying which saw Falconer own and rent out an additional four properties at one point. "It may seem like twisted logic," she says. "But in some ways, you have to take more chances when you're single. You have to find ways to replace that other income."

Falconer is among a growing cohort of Canadians opting to fly solo when it comes to home ownership. A new TD survey found single homeowners represent nearly a quarter of Canadians buying or intending to buy a home.

"Often the decision is driven by unexpected life circumstances," says Marc Kulak, associate vice president of real estate secured lending at TD Canada Trust. Nearly seven in 10 divorced homeowners and a third of those widowed, said they'd be likely to purchase a home on their own. And two-thirds of single Canadians said they'd buy a house solo. "Sometimes people don't meet their life partner and settle down until later in life, but they don't want to delay getting into the market while waiting for a partner," says Kulak.

And, he points out; buying a home on your own doesn't necessarily mean living alone. When Kulak bought his first home in East Gwillimbury, Ont., 12 years ago, he was single, but he took on a roommate. "Having that rental income can really help you pay down the mortgage more quickly," he says. "But I think it's important that — when qualifying for a home — you can carry the mortgage without the rental income. That gives you the flexibility to decide (if) a roommate or tenant is not for you."

Before getting caught up in a house search, Kulak advises seeking solid financial advice to figure out how much you can really afford. TD's mortgage affordability calculator takes into account the myriad costs many new homeowners forget about, from property taxes to home insurance and ongoing maintenance.

It's also a good idea to enlist a "home-buying buddy" to "provide that objective voice as you visit properties, negotiate and close on a new home," says Kulak. His parents fulfilled that role for him.

Finally, it's crucial to safeguard what is probably your biggest asset. That means getting homeowner's insurance that will protect you under various circumstances. CAMILLA CORNELL

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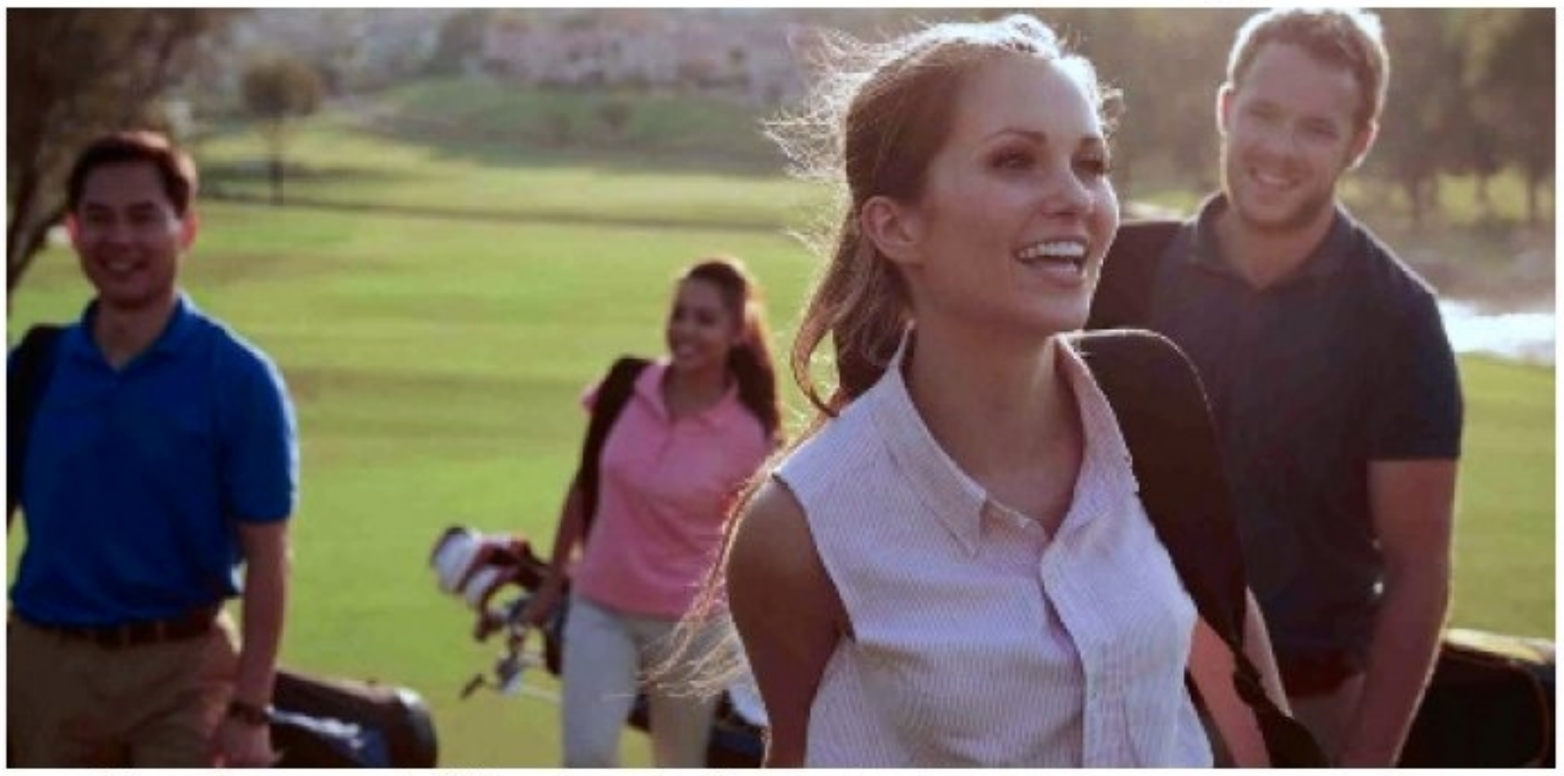
So much more than a good walk

HEALTH

Playing golf offers many physical and mental benefits

Richard Woodbury



Burn calories and improve your flexibility and strength with every swing. ISTOCK

With an 18-hole round of golf taking somewhere between four and five hours to play, one of the charms of playing golf is that the experience isn't rushed.

The myriad of health benefits is another bonus.

"There are quite a few of them," said Lori Dithurbide, an assistant professor in kinesiology at Dalhousie University and a golfer herself.

Some of the physical benefits are the calories burned, especially given how long it takes to play a round. The very act of swinging a club will help enhance strength and flexibility, so there are health benefits for people who are only riding power carts when playing, says Dithurbide.

She says golfers who are carrying, pushing or pulling their clubs will burn more calories.

Another benefit is the sport is relatively low risk in terms of injury, says Dithurbide.

Playing golf is also good for the mind. This is in part because people tend to socialize with others when they play.

"We know people who are more engaged and more social tend to be more healthy overall," said Dithurbide.

As well, golfing requires making active use of the mind. The game requires a lot of strategy as players constantly evaluate things such as their lie, wind speed and direction, and hazards on the course.

"You're problem solving pretty much the entire round," said Dithurbide.

The impact playing golf has on one's health was looked at in a 2009 Swedish study published in the Scandinavian Journal of Medicine and Science in Sports.

The study found that after adjusting for socioeconomic status, Swedish golfers had death rates that were about 40 per cent lower than that of the general population. This finding held true regardless of gender or age.

"To put the observed mortality reduction in context, it may be noted that a 40 per cent reduction of mortality rates corresponds to an increase in life expectancy of about five years," said the study.

The study was conducted by the Karolinska Institutet, a Swedish medical university.

Interestingly, the study found that golfers with the lowest handicap rates had the lowest death rates.

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metro SPORTS

T.J. Oshie had three goals and seven assists in four games against the Caps' second-round opponent Penguins this season

Predators draw first blood with road win

2017 NHL PLAYOFFS
CONFERENCE SEMIFINALS

Fiddler scores winner in his first taste of '17 post-season

P.K. Subban had a goal and two assists and Vernon Fiddler scored with 5:05 left, sending the Nashville Predators to a 4-3 victory over the St. Louis Blues in Game 1 of their second-round playoff series on Wednesday night.

The Predators lost Kevin Fiala to an ugly leg injury in the second period and blew a 3-1 lead before Fiddler poked a loose puck by Jake Allen in the third. It was the fifth career playoff goal for the 36-year-old Fiddler, who did not play in Nashville's first-round sweep of Chicago.

Colin Wilson and Filip Forsberg also scored for Nashville, and Pekka Rinne made 27 saves.

Colton Parayko, Jaden Schwartz and Vladimir Sobotka scored for St. Louis. Allen finished with 28 stops.

Game 2 is Friday night.

The Predators jumped in front when Wilson redirected a slap shot from Subban past Allen for a power-play goal at 11:24 of the first. It was Wilson's first playoff game this year after he missed the first round because of a lower-body injury.

The Predators' Yannick Weber handles the puck against the Blues' Kyle Brodziak on Wednesday night in St. Louis. JEFF ROBERSON/THE ASSOCIATED PRESS

GAME 1 In St. Louis

4	3

It was still 1-0 when Fiala was hit by Blues defenceman Robert Bortuzzo and went hard into the boards behind the St. Louis net at 1:46 of the second. He left the ice on a stretcher and was taken to a hospital for further evaluation.

After the delay for Fiala's injury and the arrival of a second ambulance at the arena, Subban drove a shot by Allen from the right circle for his first of the playoffs at 2:22. Ryan Johansen picked up the assist after the Blues were unable to clear the puck from the defensive zone.

After Parayko scored for the Blues to make it 2-1 for Nashville, Subban set up another power-play goal for the Predators, with Forsberg tallying at 12:11 of the second.

THE ASSOCIATED PRESS

AWARDS

Babcock headlines Jack Adams finalists

Toronto's Mike Babcock, Edmonton's Todd McLellan and Columbus' John Tortorella are the finalists for the Jack Adams Award as the NHL coach of the year.

Members of the NHL Broadcasters' Association voted at the end of the regular season, with the top three designated finalists Wednesday. The winner will be announced June 21 at the NHL Awards in Las Vegas.

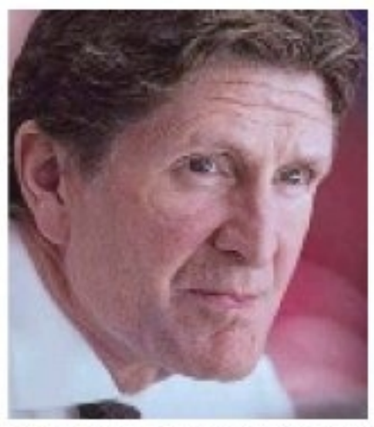
Babcock led Toronto to a fourth-place finish (40-27-15) in the Atlantic Division and the second wild-card playoff spot in the Eastern Conference. The Maple Leafs were 30th in the NHL the previous season.

Tortorella's Blue Jackets set franchise records for wins (50), points (108), home wins (28) and road points (51). Tortorella won the award with Tampa Bay in 2003-04.

McLellan guided Edmonton to its first playoff berth since 2005-06 after the team just missed out on winning the Pacific Division with a record of 47-26-9. It was coach's second season with the Oilers.

The award honours the late Jack Adams, the longtime coach and general manager of the Detroit Red Wings.

THE ASSOCIATED PRESS



Mike Babcock THE CANADIAN PRESS

COACHING ANNOUNCEMENTS

Canucks unveil Green as newest bench boss

The Vancouver Canucks have named Travis Green as their new head coach.

Green was introduced as the 19th head coach in Canucks history Wednesday at a news conference at Rogers Arena in Vancouver.

Green spent the last four seasons coaching the Canucks' top farm team, the Utica Comets of the American Hockey League.

THE CANADIAN PRESS

Jodoin steps down from Canadiens assistant post

Assistant coach Clement Jodoin is leaving the Montreal Canadiens.

Jodoin, who has been an assistant coach for 10 years in two stints with Montreal, decided on his own to resign, head coach Claude Julien said in a statement.

Jodoin, 65, served as an assistant coach in Montreal from 1997 to 2003 under Alain Vigneault and Michel Therrien. THE CANADIAN PRESS

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Wonderful Wall helps Wiz sink Hawks

NBA PLAYOFFS

Washington point guard provides | Game 6 dagger

John Wall figured the credit went to the down-the-stretch defence displayed by his Washington Wizards.

Neither Dennis Schroder nor coach Mike Budenholzer found any flaws with the way their Atlanta Hawks handled things late.

Either way, the odd manner in which Atlanta seemed to allow the final half-minute or so to slip away while trailing — not fouling Washington to try to extend things; passing around the ball, instead of shooting it, as the clock headed toward zero — left the Wizards on the verge of closing out the teams' Eastern Conference first-round playoff series.

WEDNESDAY In D.C.

103	99

Back at home, and back in charge, Bradley Beal scored 27 points, and Wall added 20 points and 14 assists, leading Washington to a 103-99 victory in Game 5 on Wednesday night for a 3-2 series lead.

"I thought they were going to play the foul game — or at least try to trap. But they let us run the clock down," Wall said, noting that he felt as if he and his teammates finished "with the best scrambling defence we had."

Schroder led the Hawks with 29 points, making a career high-tying five threes, and 11 assists. But after his basket from beyond the arc pulled Atlanta within 101-99 with 70 seconds left, Wall responded with a 21-foot pull-up jumper. Neither team would score the rest of the way.

"It was right there," Schroder said. "We've just got to be better in crunch time."

A miss followed from Paul Millsap, who had 21 points and 11 rebounds, but after Wall's jumper was off the mark, the Hawks never managed to put the ball in the basket — including sort of fiddling around as if they didn't realize they were trailing by four.

"We tried to get a clean look," Tim Hardaway Jr. said, "but they just did a good job of ... making it tough on us."

John Wall had 20 points and 14 assists on Wednesday against the Hawks. NICK WASS/THE ASSOCIATED PRESS

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PREMIER LEAGUE

Spurs refocus on chasing Chelsea

Tottenham trimmed Chelsea's lead to four points again by edging past Crystal Palace 1-0 on Wednesday, with Christian Eriksen clinching the north London team's eighth successive Premier League win.

Eriksen collected a pass from Harry Kane and unleashed a dipping shot from around 25 yards in the 78th minute into the bottom corner of the net.

"I am very pleased for Christian, it was an unbelievable goal," Spurs manager Mauricio Pochettino said. "We changed things at halftime and in the second half we were much better and after 90, 95 minutes I think we fully deserved the win."

Tottenham's bid for a first title since 1961 rests on Chelsea dropping points in the five-games. But the team's character in recovering from Saturday's FA Cup semifinal loss to Chelsea pleased Pochettino.

"That was always going to be difficult after Saturday, and it was a big challenge for us," Pochettino said. "I think it was a great opportunity to show we are focused on us and trying to improve our game, and to fight when we are under pressure."

Spurs looked far from title contenders in the first half, with Christian Benteke and Andros Townsend close to giving Palace the lead. THE ASSOCIATED PRESS

Tottenham goalscorer Christian Eriksen
BEN STANSALL/AFP/GETTY IMAGES GETTY IMAGES

IN BRIEF

Sharapova solid in return

Looking relieved, Maria Sharapova went through her familiar routine of waving to the crowd and blowing kisses after winning her first match on her return from a 15-month doping ban on Wednesday.

The five-time Grand Slam champion and former No. 1 beat Roberta Vinci 7-5, 6-3 in the opening round of the Porsche Grand Prix in Stuttgart, Germany.

THE ASSOCIATED PRESS

Star RB Peterson a Saint

Adrian Peterson, the NFL's most productive running back for much of the past decade, has decided to head into the twilight of his career as a potential backup in New Orleans' pass-happy offence.

The Saints on Tuesday came to terms on a two-year contract with Peterson, a 10-year veteran who has posted seven 1,000-yard seasons with Minnesota and once eclipsed 2,000 yards.

THE ASSOCIATED PRESS

MAKE IT TONIGHT

Cheesy Roasted Pepper Penne

PHOTO: MAYA VISNYEI

Ceri Marsh & Laura Keogh
For Metro Canada

If you love the sweet flavour roasting gives to vegetables then you'll put this recipe on repeat.

Ready in 35 minutes
Prep time: 15 minutes
Cook time: 20 minutes
Serves 4

Ingredients
- 500g penne
- 4 peppers (an assortment of red, yellow and orange)
- 2 shallots, sliced
- 1/4 cup olive oil, plus 1 Tbsp
- salt
- 1 large clove garlic
- pat of butter
- 1/2 cup shredded Asiago cheese
- big handful of fresh basil leaves, chopped

Directions

1. Preheat oven to 400 and prepare a baking sheet with non-stick spray.

2. Dice peppers into bite-sized pieces and slice shallots into strips. Toss with 1 Tbsp of olive oil and salt. Roast until tender and browned, about 15 to 20 minutes.

3. In a big pot of salted water, prepare pasta according to package directions. Before draining, reserve 1/4 cup of pasta water.

4. Place drained pasta back into the pot over no heat. Stir in reserved water, about 1/4 cup oil and pat of butter. Using a micro plane, grate garlic into pasta.

5. Stir in the roasted peppers and cheese. Stir in basil and then sprinkle the top with a bit more cheese, serve and enjoy.

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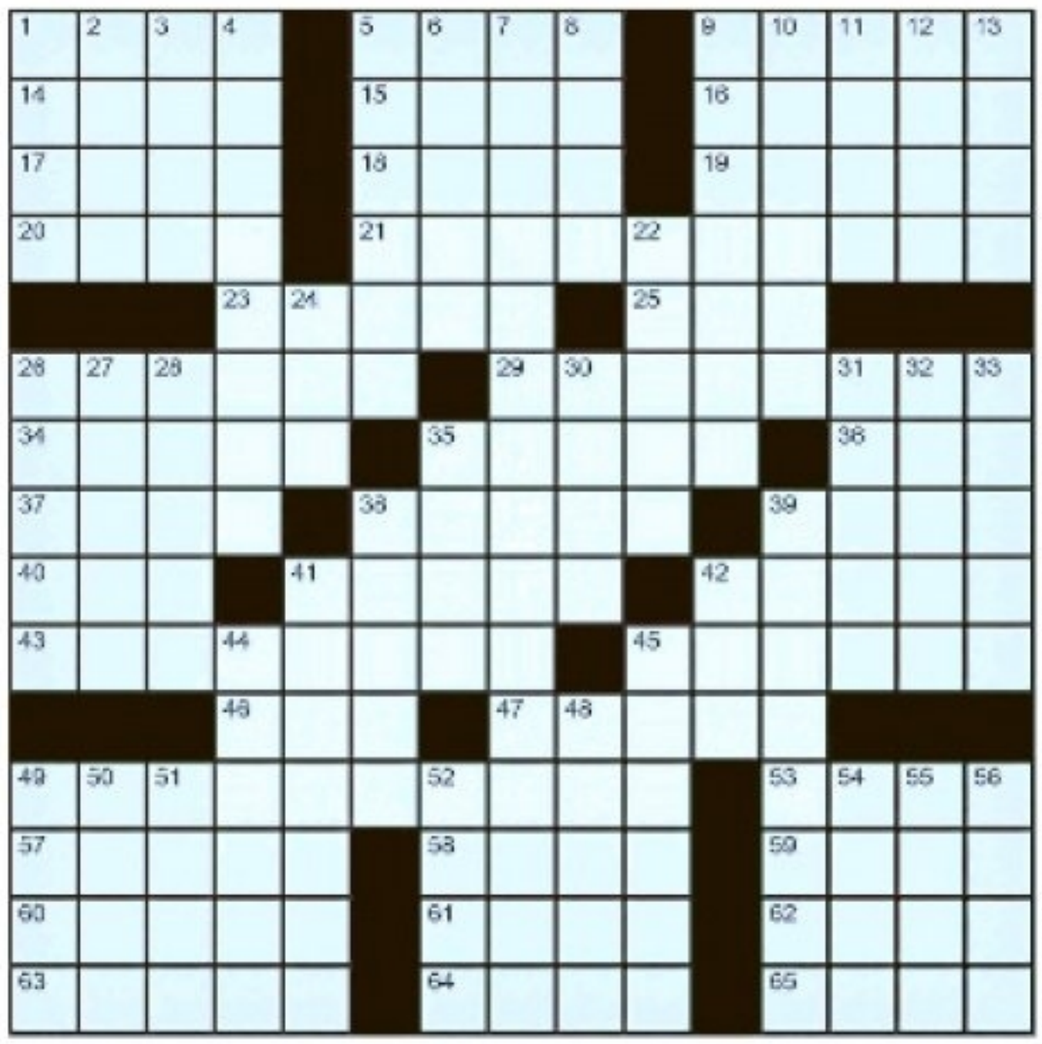
CROSSWORD Canada Across and Down

BY KELLY ANN BUCHANAN



ACROSS
1. Allied group
5. Curve
9. 1931: The Good Earth novelist, Pearl _. _
14. Prefix that means 'To the left'
15. Christian of 'Batman' movies
16. Vaclav _ (Playwright who was the President of Czechoslovakia in the early 1990s)
17. Santana song: "_ Ways"
18. Pet bat on "The Munsters"
19. Ms. Graff of "Mr. Belvedere"
20. "White Flag" songstress
21. Co-couples event for dinner and a movie: 2 wds.
23. Use a debit card
25. Arctic knife
26. Fancily-uniformed cavalryman of 15th-century Hungary
29. Sports: Wendel Clark was the first pick during it in '85: 2 wds.
34. Mr. Hawke
35. Sword fights
36. Scale's sixth sound
37. Currency in Oman
38. Lace-trimmed undergarments, for short
39. Chomp
40. Former
41. Sorts of freshwater fish
42. Army assistants
43. Depict
45. Canuck band, _ Fire
46. "Shallow _" (2001)
47. Pass on the information
49. In sports, hands are held in a T-shape for one: 2 wds.
53. "On the Waterfront" (1954) actor, Lee J. _
57. Pledges
58. Read, in Quebec City
59. Ms. Falana
60. _ truck
61. Exclusively
62. One-of-some in a delivery bag, for short
63. _-level position
64. Belonging to the singer of "Halo", to fans
65. Singer of "The Sweetest Taboo"

DOWN
1. Was cut, did this
2. _ Strauss & Co.
3. Roman love poet
4. Stupendous
5. Rules respecter
6. Really criticize: 2 wds.
7. Bryan Adams tune that goes "And the moon is out and the stars are bright...": 3 wds.
8. Music's Peaches & _
9. Brooke of "Suddenly Susan"
10. Town in southern Manitoba named after one of Norse deity Odin's sons
11. Iris's place
12. Rapper 50
13. Emily Carr book, _ Wyck
22. Quiet times
24. Criticize
26. Masada builder, _ the Great
27. Handy
28. Herring-like fishies
30. "Who does he think _ _!?!"
31. Ms. Valli of "The Third Man" (1949)
32. Destined
33. This stuff
35. Coat, as with plaster
38. Red Hot _ Peppers
39. Two-wheelers
41. In an unrefined way
42. _ Vos Prec (T.S. Eliot poetry volume)
44. Gum enjoyer
45. Garbage can areas downtown
48. Late's opposite
49. Sticky Scotch stuff
50. Mr. Lendl of tennis
51. State bordering Sask.
52. Clump of food
54. Eugene O'Neill's daughter
55. Norma's has a li'l 'Sunset'
56. Foundation

IT'S ALL IN THE STARS Your daily horoscope by Francis Drake

Aries March 21 - April 20
This month is an excellent time for you to buy wardrobe items for yourself. It's also a wonderful time to schmooze with others,

Taurus April 21 - May 21
You might want to cocoon at home more than usual or hide somewhere during the coming month, because solitude in beautiful surroundings will appeal to you. Enjoy the good life.

Gemini May 22 - June 21
During the month ahead, you will be more involved with younger people and creative, artistic types than usual. Share your goals and dreams with someone.

Cancer June 22 - July 23
Relationships with bosses, parents and authority figures will be particularly warm and supportive for the next month. Some of you might strike up a romance with a boss.

Leo July 24 - Aug. 23
Travel for pleasure will appeal to you in the next month. Do something to get a change of scenery, because your appreciation of beauty will be heightened.

Virgo Aug. 24 - Sept. 23
Throughout the next month, gifts, goodies and favors from others will come your way. Lucky you! Keep your pockets open.

Libra Sept. 24 - Oct. 23
Relationships with partners and close friends will improve in the next month. This also is a good time to mend broken fences.

Scorpio Oct. 24 - Nov. 22
Many of you will make your workspace more attractive during the next month. Some of you will get praise, and a few will get a raise!

Sagittarius Nov. 23 - Dec. 21
Romance, vacations, playful times with children, sporting events and the arts will be wonderful sources of fun for you in the next month. Make plans to enjoy yourself!

Capricorn Dec. 22 - Jan. 20
Go forward with redecorating plans for where you live during the next month. You also will enjoy entertaining at home.

Aquarius Jan. 21 - Feb. 19
You will notice more beauty in your daily world throughout the next month. You also will discover how much love there is in your everyday world.

Pisces
Feb. 20 - March 20
Financial matters will bless you in the coming month. (You might boost your income in some way.) Many of you also will shop for beautiful things for yourselves and loved ones.

CONCEPTIS SUDOKU by Dave Green

Every row, column and box contains 1-9

	5		9	4	6		2	
4	3					5		7
				7			4	
8			6					2
3		4				6		1
9					4			5
	1			6				
5		6					8	3
	4		5	2	3		1	

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YESTERDAY'S ANSWERS

Your daily crossword and Sudoku answers from the play page.

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9	1	5	2	3	4	6	7	8
4	7	2	8	5	6	3	1	9
3	8	6	9	7	1	2	4	5
7	9	1	4	6	2	5	8	3
2	6	3	1	8	5	7	9	4
5	4	8	7	9	3	1	6	2
8	3	7	6	2	9	4	5	1
6	5	4	3	1	8	9	2	7
1	2	9	5	4	7	8	3	6

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